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APPENDIX

ANNEXURE –'A'

Calculation of total investment to total Deposit Ratio

SBIBL

(Rs. in million)

Fiscal year	Total investment	Total Deposit	Ratio
2003/04	1907.521	7198.327	26.50
2004/05	2607.68	8654.774	30.13
2005/06	3758.975	11002.04	34.17
2006/07	2659.452	11445.286	23.24
2007/08	3088.887	13715.395	22.52

EBL

(Rs. in million)

Fiscal year	Total investment	Total Deposit	Ratio
2003/04	2535.658	8063.902	31.44
2004/05	2128.932	10097.691	21.08
2005/06	4200.515	13802.445	30.43
2006/07	4984.315	18186.254	27.41
2007/08	5059.558	23976.299	21.10

Joint Venture

(Rs. in million)

Fiscal year	Total investment	Total Deposit	Ratio
2003/04	4443.179	15262.229	29.112
2004/05	4736.612	18752.465	25.259
2005/06	7959.49	24804.485	32.089
2006/07	7643.767	29631.54	25.796
2007/08	8148.445	37691.694	21.619

ANNEXURE –'B'

Calculation of Investment on Government Securities to total Deposit

SBIBL

(Rs. in million)

Fiscal Year	Total investment on gov. Securities	Total Deposit	Ratio
2003/04	1889.635	7198.327	26.251
2004/05	2588.141	8654.774	29.904
2005/06	3591.773	11002.04	32.646
2006/07	2345.58	11445.286	20.494
2007/08	3035.554	13715.395	22.132

EBL

(Rs. in million)

Fiscal Year	Total investment on gov. Securities	Total Deposit	Ratio
2003/04	2446.429	8063.902	30.338
2004/05	2100.289	10097.691	20.8
2005/06	3548.617	13802.445	25.71
2006/07	4821.605	18186.254	26.512
2007/08	4821.605	23976.299	20.11

Joint Venture

(Rs. in million)

Fiscal Year	Total investment on gov. Securities	Total Deposit	Ratio
2003/04	4336.064	15262.229	28.41
2004/05	4688.43	18752.465	25.002
2005/06	7140.39	24804.485	28.787
2006/07	7167.185	29631.54	24.188
2007/08	7857.159	37691.694	20.846

ANNEXURE –'C'

Calculation of Share and Debenture to total Deposit.

SBIBL

(Rs. in million)

Fiscal Year	Shares & Debenture	Total Deposit	Ratio
2003/04	17.886	7198.327	0.25
2004/05	19.539	8654.774	0.23
2005/06	19.539	11002.041	0.18

2006/07	31.939	11445.286	0.28
2007/08	32.823	13715.395	0.24

EBL

(Rs. in million)

Fiscal Year	Shares & Debenture	Total Deposit	Ratio
2003/04	17.114	8063.902	0.21
2004/05	19.887	10097.691	0.20
2005/06	19.887	13802.44	0.14
2006/07	19.887	18186.25	0.11
2007/08	101.152	23976.3	0.42

Joint Venture

(Rs. in million)

Fiscal Year	Shares & Debenture	Total Deposit	Ratio
2003/04	35	15262.229	0.23
2004/05	39.426	18752.465	0.21
2005/06	39.426	24804.481	0.16
2006/07	51.826	29631.536	0.17
2007/08	133.975	37691.695	0.36

ANNEXURE –'D'

Calculation of Net profit to total Deposit.

SBIBL

(Rs. in million)

Fiscal Year	NPAI	Total Deposit	Ratio
2003/04	60.852	7198.927	0.85
2004/05	57.387	8654.774	0.66
2005/06	117.002	11002.041	1.06
2006/07	254.909	11445.286	2.23
2007/08	247.771	13715.395	1.81

EBL

(Rs. in million)

Fiscal Year	NPAI	Total Deposit	Ratio
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2003/04	143.567	8063.902	1.78
2004/05	168.215	10097.691	1.67
2005/06	237.291	13802.44	1.72
2006/07	296.409	18186.25	1.63
2007/08	451.219	23976.3	1.88

Joint Venture

(Rs. in million)

Fiscal Year	NPAI	Total Deposit	Ratio
2003/04	204.419	15262.829	1.34
2004/05	225.602	18752.465	1.20
2005/06	354.293	24804.481	1.43
2006/07	551.318	29631.536	1.86
2007/08	698.99	37691.695	1.85

ANNEXURE –'E'

Calculation of Return on total Assets

SBIBL

(Rs. in million)

Fiscal Year	NPAI	Total Assets	Ratio
2003/04	60.852	8440.406	0.72
2004/05	57.387	10345.373	0.55
2005/06	117.002	13035.839	0.90
2006/07	254.909	13901.201	1.83
2007/08	247.771	17187.446	1.44

EBL

(Rs. in million)

Fiscal Year	NPAI	Total Assets	Ratio
2003/04	143.567	9608.57	1.49
2004/05	168.45	11732.517	1.44
2005/06	237.291	15959.285	1.49
2006/07	296.409	21959.285	1.35

2007/08	451.219	27149.343	1.66
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Joint Venture

(Rs. in million)

Fiscal Year	NPAI	Total Assets	Ratio
2003/04	204.419	18048.976	1.13
2004/05	225.837	22077.89	1.02
2005/06	354.293	28995.124	1.22
2006/07	551.318	35860.486	1.54
2007/08	698.99	44336.789	1.58

ANNEXURE –'F'

Calculation of Cash & Bank balance to total Deposit

SBIBL

(Rs. in million)

Fiscal Year	Cash & Bank Balance	Total Deposit	Ratio
2003/04	864.427	7198.327	12.01
2004/05	846.878	8654.774	9.79
2005/06	1118.816	11002.041	10.17
2006/07	1122.69	11445.286	9.81
2007/08	1342.96	13715.395	9.79

EBL

(Rs. in million)

Fiscal Year	Cash & Bank Balance	Total Deposit	Ratio
2003/04	631.805	8063.902	7.83
2004/05	1049.989	10097.691	10.40
2005/06	1552.967	13802.44	11.25
2006/07	2391.421	18186.25	13.15
2007/08	2667.972	23976.3	11.13

Joint Venture

(Rs. in million)

Fiscal Year	Cash & Bank Balance	Total Deposit	Ratio
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2003/04	1496.232	15262.229	9.80
2004/05	1896.867	18752.465	10.12
2005/06	2671.783	24804.481	10.77
2006/07	3514.111	29631.536	11.86
2007/08	4010.932	37691.695	10.64

ANNEXURE –'G'

Investment on Government Securities to total outside investment Ratio

SBIBL

(Rs. in million)

Fiscal Year	Investment on Gov. Securities	Total outside investment	Ratio
2003/04	1889.635	7051.18	26.80
2004/05	2588.141	8821.56	29.34
2005/06	3591.773	11237.51	31.96
2006/07	2345.58	12119.9	19.35
2007/08	3035.554	15202.59	19.97

EBL

(Rs. in million)

Fiscal Year	Investment on Gov. Securities	Total outside investment	Ratio
2003/04	2466.429	8419.78	29.29
2004/05	2100.289	9747.6	21.55
2005/06	3548.617	14001.82	25.34
2006/07	4821.605	18648.4	25.86
2007/08	4821.605	23398.64	20.61

Joint Venture

(Rs. in million)

Fiscal Year	Investment on Gov. Securities	Total outside investment	Ratio
2003/04	4356.064	15470.96	28.16
2004/05	4688.43	18569.16	25.25
2005/06	7140.39	25239.33	28.29
2006/07	7167.185	30768.3	23.29

2007/08	7857.159	38601.23	20.35
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ANNEXURE –'H'

Investment on Loan & Advance to total outside investment

SBIBL

(Rs. in million)

Fiscal Year	Loan and Advance	Total outside investment	Ratio
2003/04	5143.662	7051.18	72.95
2004/05	6213.879	8821.56	70.44
2005/06	7626.736	1123.51	678.83
2006/07	9460.45	12119.9	78.06
2007/08	12113.698	15202.59	79.68

EBL

(Rs. in million)

Fiscal Year	Loan and Advance	Total outside investment	Ratio
2003/04	5884.123	8419.78	69.88
2004/05	7618.671	9747.6	78.16
2005/06	9801.308	14001.82	70.00
2006/07	13664.082	18648.4	73.27
2007/08	18339.086	23398.64	78.38

Joint Venture

(Rs. in million)

Fiscal Year	Loan and Advance	Total outside investment	Ratio
2003/04	11027.785	15470.96	71.28
2004/05	13832.55	18569.16	74.49
2005/06	17428.044	15125.33	115.22
2006/07	23124.532	30768.3	75.16
2007/08	30452.784	38601.23	78.89

ANNEXURE –'I'

Investment on Share and Debenture to total outside investment Ratio

SBIBL		<i>(Rs. in million)</i>	
Fiscal Year	Share and Debenture	Total outside investment	Ratio
2003/04	17.886	7051.18	0.25
2004/05	19.539	8821.56	0.22
2005/06	19.539	11237.51	0.17
2006/07	31.939	12119.9	0.26
2007/08	32.823	15202.59	0.22

EBL		<i>(Rs. in million)</i>	
Fiscal Year	Share and Debenture	Total outside investment	Ratio
2003/04	17.114	8419.78	0.20
2004/05	19.887	9747.6	0.20
2005/06	19.887	14001.82	0.14
2006/07	19.887	18648.4	0.11
2007/08	101.152	23398.64	0.43

Joint Venture		<i>(Rs. in million)</i>	
Fiscal Year	Share and Debenture	Total outside investment	Ratio
2003/04	35	15470.96	0.23
2004/05	39.426	18569.16	0.21
2005/06	39.426	25239.33	0.16
2006/07	51.826	30768.3	0.17
2007/08	133.975	38601.23	0.35

ANNEXURE –'J₁'

Calculation of Least Square trend Analysis of total Deposit

<i>(Rs. in million)</i>				
Fiscal Year	Total Deposit of JVBS(Y)	X=t-2006	XY	X ²
2003/04	15262.229	-2	-30524.46	4
2004/05	18752.465	-1	-18752.47	1

2005/06	24804.485	0	0.00	0
2006/07	29631.54	1	29631.54	1
2007/08	37691.694	2	75383.39	4
	$\Sigma Y=126142.413$	$\Sigma X=0$	$\Sigma XY=55738.01$	$\Sigma X^2=10$

$$a = \frac{\Sigma Y}{n} = \frac{126142.41}{5} = 25228.48$$

$$b = \frac{\Sigma XY}{\Sigma X^2} = \frac{55738}{10} = 5573.8$$

The strategic trend for total deposit of joint venture Banks be

$$= 25228.48 + 5573.8x$$

ANNEXURE –'J₂'

Calculation of Least Square Linear trend Analysis of total Investment

(Rs. in million)

Fiscal Year	Total investment JVBS(Y)	X=t-2006	XY	X ²
2003/04	4443.179	-2	-8886.36	4
2004/05	4736.612	-1	-4736.61	1
2005/06	7959.49	0	0.00	0
2006/07	7643.767	1	7643.77	1
2007/08	8148.445	2	16296.89	4
	$\Sigma Y=32931.439$	$\Sigma X=0$	$\Sigma XY=10317.687$	$\Sigma X^2=10$

$$a = \frac{\sum Y}{n} = \frac{32931.49}{5} = 6586.30$$

$$b = \frac{\sum XY}{\sum X^2} = \frac{10317.69}{10} = 1031.769$$

The strategic trend for total investment of joint venture Banks be

$$= 6586.30 + 1031.769x$$

ANNEXURE –'J₃'

Calculation of Least Square Linear trend Analysis of total Investment on Loan & Advance

(Rs. in million)

Fiscal Year	Lean & Advance of JVBS(Y)	X=t-2006	X ²	XY
2003/04	11027.785	-2	4	-22055.57
2004/05	13832.55	-1	1	-13832.55
2005/06	17428.04	0	0	0.00
2006/07	23124.53	1	1	23124.53
2007/08	30452.78	2	4	60905.56
	ΣY=95865.685	ΣX=0	ΣX ² =10	ΣXY=48141.97

Now,

$$a = \frac{\sum Y}{n} = \frac{95865.685}{5} = 19173.137$$

$$b = \frac{\sum XY}{\sum X^2} = \frac{42445.48}{10} = 4244.55$$

The strategic trend line for total investment on Loan & Advance of joint venture Banks be

$$= 19173.137 + 4244.55x$$

ANNEXURE –'J₄'

Calculation of Least Square Linear trend Analysis of Net Profit
(Rs. in million)

Fiscal Year	Net profit of JVBS(Y)	X=t-2006	X ²	XY
2003/04	204.419	-2	4	-408.84
2004/05	225.602	-1	1	-225.60
2005/06	354.293	0	0	0.00
2006/07	551.318	1	1	551.32
2007/08	698.99	2	4	1397.98
	∑Y=2034.622	∑X=0	∑X ² =10	∑XY=1314.585

Now,

$$a = \frac{\sum Y}{n} = \frac{2034.622}{5} = 406.92$$

$$b = \frac{\sum XY}{\sum X^2} = \frac{1314.585}{10} = 131.458$$

The strategic line trend for Net profit of joint venture Banks be

$$= 406.92 + 131.458x$$

ANNEXURE –'J₅'

Calculation of Least Square Linear trend Analysis of Investment on Government Securities

(Rs. in million)

Fiscal Year	Investment on Gov. Securities of JVBS(Y)	X=t-2006	X ²	XY
2003/04	4336.064	-2	4	-8672.13
2004/05	4688.43	-1	1	-4688.43
2005/06	7140.39	0	0	0.00
2006/07	7167.185	1	1	7167.19
2007/08	7857.159	2	4	15714.32
	ΣY=31189.228	ΣX=0	ΣX ² =10	ΣXY=9520.945

Now,

$$a = \frac{\sum Y}{n} = \frac{31189.23}{5} = 6237.85$$

$$b = \frac{\sum XY}{\sum X^2} = \frac{9520.94}{10} = 952.094$$

The Strategic line trend for investment on government Securities on of joint venture Banks be

$$= 6237.85 + 952.094x$$

ANNEXURE –'J₆'

Calculation of Least Square Linear trend Analysis of Investment on Share and Debenture

(Rs. in million)

Fiscal Year	Investment on Share & Debenture JVBS(Y)	X=t-2006	X ²	XY
2003/04	35.000	-2	4	-70.000
2004/05	39.426	-1	1	-39.426
2005/06	39.426	0	0	0.000
2006/07	51.826	1	1	51.826
2007/08	133.975	2	4	267.950
	ΣY=299.653	ΣX=0	ΣX ² =10	ΣXY=210.350

Now,

$$a = \frac{\sum Y}{n} = \frac{299.653}{5} = 59.931$$

$$b = \frac{\sum XY}{\sum X^2} = \frac{210.35}{10} = 21.035094$$

The Strategic line trend for investment on Share & Debenture of joint venture Banks be

$$= 59.931 + 21.035x$$

Everest Bank Limited
Five Year Financial Summary
Balance Sheet

Rs. in million

S.N.	Particulars	Years				
		2003/04	2004/05	2005/06	2006/07	2007/08

Assets

1	Cash at Bank balance	631.81	1049.99	1552.97	2391.42	2667.97
2	Money at Call	187.45	570.00	66.96		346.00
3	Investment	2535.66	2128.93	4200.52	4985.32	5059.56
a.	Government securities	2466.43	2100.29	3548.62	4821.61	4821.61
b.	Share & Debenture	17.11	19.89	19.89	19.89	101.15
c.	Other investment	52.12	8.76	632.01	143.82	136.80
4	Loan & Advance	5884.12	7618.67	9801.31	13664.08	18339.09
5	Fixed Assets	118.38	135.07	152.09	170.10	360.51
6	Other Assets	251.17	230.86	185.44	222.66	376.22
	Total Assets	9608.57	11733.52	15959.28	21433.58	27149.34

Capital & Liabilities

1	Share Capital	455.00	518.00	518.00	518.00	831.40
2	Reserve & Funds	225.32	314.62	444.81	683.52	1089.84
3	Debt & Bond				300.00	300.00
4	Deposit Accounts	8063.90	10097.69	13802.44	18186.25	23976.30
5	Other Liabilities	846.57	781.18	1178.23	1718.03	902.38
6	Bill Payable	17.78	22.03	15.81	26.78	49.43
	Total Liabilities	9608.57	11733.51	15959.28	21432.57	27149.35

Nepal SBI Bank Limited

Five Year Financial Summary Balance Sheet

Rs. in million

S.N.	Particulars	Years				
		2003/04	2004/05	2005/06	2006/07	2007/08
Assets						
1	Cash at Bank balance	864.43	846.86	1118.82	1122.69	1342.96
2	Money at Call		123.11	363.20	350.00	304.01
3	Investment	1907.52	2607.68	3779.05	2691.39	3121.71
a.	Government securities	1889.64	2588.14	3591.77	2345.58	3035.55
b.	Share & Debenture	17.89	19.54	19.54	31.94	32.82
c.	Other investment			167.74	313.87	53.33
4	Loan & Advance	5143.66	6213.88	7626.74	9460.45	12113.70
5	Fixed Assets	62.35	66.45	66.71	97.22	120.22
6	Other Assets	462.45	610.51	225.70	211.39	217.67
	Total Assets	8440.41	10468.49	13180.21	13933.14	17220.27

Capital & Liabilities

1	Share Capital	426.88	431.87	640.24	518.00	831.40
2	Reserve & Funds	199.76	257.15	444.81	683.52	1089.84
3	Debt & Bond	117.18	469.63		300.00	300.00
4	Deposit Accounts	7138.33	8654.77	11201.14	10686.82	14047.22
5	Bill Payable		31.12	878.23	1718.03	902.38
6	Other Liabilities	558.26	623.95	15.81	26.78	49.43
	Total Liabilities	8440.40	10468.49	13180.22	13933.14	17220.27

Interest Income on Loan and Advance of JVBs

Rs. in million

Fiscal Year	SBIBL	EBL	Total JVBs
2003/04	448.283	563.137	1011.420
2004/05	520.430	633.625	1154.055

2005/06	608.321	770.827	1379.148
2006/07	705.630	967.178	1672.808
2007/08	860.191	1329.695	2189.886

Interest Income on Government Securities of JVBs

Rs. in million

Fiscal Year	SBIBL	EBL	Total JVBs
2003/04	38.688	92.509	131.197
2004/05	50.029	77.993	128.022
2005/06	91.407	97.272	188.679
2006/07	109.46	128.506	237.966
2007/08	93.2	180.219	273.419

Net Profit after tax of Joint Venture Banks

Rs. in million

Fiscal Year	SBIBL	EBL	Total JVBs
2003/04	60.852	143.567	204.419
2004/05	57.387	168.215	225.602
2005/06	117.002	237.291	354.293
2006/07	254.909	296.409	551.318
2007/08	247.771	451.219	698.99

