

Appendix II

Debt-Equity Ratio

$$\text{Debt Equity Ratio} = \frac{\text{Total Debt}}{\text{Shareholder's Equity}} \times 100\%$$

Where,

Total Debt = Long term Debt + Current Liabilities

Shareholder's Equity = Issued and Paid up Capital + Reserve & Surplus

Debt Equity of NABIL

Fiscal Year	Total Debt	Share holder's Equity	D/E Ratio
2004/05	15406.45	491.65 + 1165.98 = 1657.63	929.43
2005/06	20454.98	491.65 + 1383.34 = 1874.99	1090.94
2006/07	25196.34	491.65 + 1565.40 = 2057.05	1224.88
2007/08	34695.56	689.22 + 1747.98 = 2437.20	1423.58
2008/09	40737.16	965.75 + 2164.49 = 3130.24	1301.41
Average(X)			1194.05

Debt Equity of NIBL

Fiscal Year	Total Debt	Share holder's Equity	D/E Ratio
2004/05	14883.37	587.74 + 592.43 = 1180.17	1261.12
2005/06	19914.7	590.59 + 824.85 = 1415.44	1406.96
2006/07	25712.72	801.35 + 1076.77 = 1878.12	1369.07
2007/08	36186.52	1203.92 + 1482.87 = 2686.79	1346.83
2008/09	49336.23	2407.07 + 1996.14 = 4403.21	1120.46
Average(X)			1300.89

Debt Equity of BOKL

Fiscal Year	Total Debt	Share holder's Equity	D/E Ratio
2004/05	9167.79	463.58 + 257.16 = 720.74	1272.00
2005/06	11438.6	463.58 + 376.15 = 839.73	1362.18
2006/07	13588.12	603.14 + 378.84 = 981.98	1383.75
2007/08	16379.86	603.14 + 738.93 = 1342.07	1220.49
2008/09	18754.42	844.40 + 897.19 = 1741.59	1076.86
Average(X)			1263.06

Appendix III

Debt to Total Capital Ratio

$$\text{Debt Equity Ratio} = \frac{\text{Total Debt}}{\text{Total Capital}} \times 100\%$$

Where,

Total Debt = Long term Debt + Current Liabilities

Total Capital = Shareholder's equity + long term Debt

Debt to Total Capital of NABIL

Fiscal Year	Total Debt	Share holder's Equity			D/E Ratio
2004/05	15406.45	1657.63	+ 2078.54	= 3736.17	412.36
2005/06	20454.98	1874.99	+ 3449.09	= 5324.08	384.20
2006/07	25196.34	2057.05	+ 5435.19	= 7492.24	336.30
2007/08	34695.56	2437.20	+ 8704.09	= 11141.29	311.41
2008/09	40737.16	3130.24	+ 8610.71	= 11740.95	346.97
Average(X)					358.25

Debt Equity of NIBL

Fiscal Year	Total Debt	Share holder's Equity			D/E Ratio
2004/05	14883.37	1180.17	+ 3512.27	= 4692.44	317.18
2005/06	19914.7	1415.44	+ 5962.97	= 7378.41	269.91
2006/07	25712.72	1878.12	+ 8316.69	= 10194.81	252.21
2007/08	36186.52	2686.79	+ 8994.23	= 11681.02	309.79
2008/09	49336.23	4403.21	+ 12683.38	= 17086.59	288.74
Average(X)					287.57

Debt Equity of BOKL

Fiscal Year	Total Debt	Share holder's Equity			D/E Ratio
2004/05	9167.79	720.74	+ 2878.87	= 3599.61	254.69
2005/06	11438.6	839.73	+ 2909.75	= 3749.48	305.07
2006/07	13588.12	981.98	+ 3237.17	= 4219.15	322.06
2007/08	16379.86	1342.07	+ 3903.18	= 5245.25	312.28
2008/09	18754.42	1741.59	+ 4674.62	= 6416.21	292.30
Average(X)					297.28

Appendix IV

Return on Capital Employed Ratio

$$\text{Return on Capital Employed Ratio} = \frac{\text{Net Profit After Tax}}{\text{Capital Employed}} \times 100\%$$

Return on Capital Employed Ratio of NABIL

Fiscal Year	Net Profit after tax	Capital Employed	R/CE Ratio
2004/05	520.11	3736.17	13.92
2005/06	635.26	5324.08	11.93
2006/07	673.96	7492.24	9.00
2007/08	746.47	11141.29	6.70
2008/09	1031.05	11740.95	8.78
Average(X)			10.06

Return on Capital Employed Ratio of NIBL

Fiscal Year	Net Profit after tax	Capital Employed	R/CE Ratio
2004/05	232.15	4692.44	4.95
2005/06	350.54	7378.41	4.75
2006/07	501.4	10194.81	4.92
2007/08	696.73	11681.02	5.96
2008/09	914.58	17086.59	5.35
Average(X)			5.19

Return on Capital Employed Ratio of BOKL

Fiscal Year	Net Profit after tax	Capital Employed	R/CE Ratio
2004/05	139.53	3599.61	3.88
2005/06	202.44	3749.48	5.40
2006/07	262.39	4219.15	6.22
2007/08	361.5	5245.25	6.89
2008/09	461.73	6416.21	7.20
Average(X)			5.92

Appendix V

Degree of Financial Leverage

$$\text{Degree of Financial Leverage} = \frac{\text{EBIT}}{\text{EBT}}$$

Degree of Financial Leverage of NABIL

Fiscal Year	EBIT	EBT	DFL
2004/05	1001.33	757.79	1.32
2005/06	1255.16	898.00	1.40
2006/07	1550.76	995.05	1.56
2007/08	1847.43	1088.99	1.70
2008/09	2631.95	1478.67	1.78
Average(X)			1.55

Degree of Financial Leverage of NIBL

Fiscal Year	EBIT	EBT	DFL
2004/05	688.23	333.68	2.06
2005/06	995.86	504.91	1.97
2006/07	1408.91	789.38	1.78
2007/08	2012.12	1019.96	1.97
2008/09	2982.13	1295.86	2.30
Average(X)			2.05

Degree of Financial Leverage of BOKL

Fiscal Year	EBIT	EBT	DFL
2004/05	468.63	226.99	2.06
2005/06	639.49	331.33	1.93
2006/07	760.93	421.75	1.80
2007/08	998.23	580.69	1.72
2008/09	1290.51	727.40	1.77
Average(X)			1.86

Appendix VI

Overall Cost of Capital (K_o) under NI Approach

$$\text{Overall Cost of Capital } (K_o) = \frac{\text{EBIT}}{V} \times 100\%$$

Overall Cost of Capital of NABIL

Fiscal Year	EBIT	Value of The Firm	Overall Cost of Capital (K_o)
2004/05	1001.33	17064.08	5.87
2005/06	1255.16	22329.97	5.62
2006/07	1550.76	27253.39	5.69
2007/08	1847.43	37132.76	4.98
2008/09	2631.95	43867.40	6.00
Average(X)			5.63

Overall Cost of Capital of NIBL

Fiscal Year	EBIT	Value of The Firm	Overall Cost of Capital (K_o)
2004/05	688.23	16063.54	4.28
2005/06	995.86	21330.14	4.67
2006/07	1408.91	27590.84	5.11
2007/08	2012.12	38873.31	5.18
2008/09	2982.13	53739.44	5.55
Average(X)			4.96

Overall Cost of Capital of BOKL

Fiscal Year	EBIT	Value of The Firm	Overall Cost of Capital (K_o)
2004/05	468.63	9888.53	4.74
2005/06	639.49	12278.33	5.21
2006/07	760.93	14570.10	5.22
2007/08	998.23	17721.93	5.63
2008/09	1290.51	20496.01	6.30
Average(X)			5.42

Appendix VII

Equity Capitalization Rate (Ke) Under NOI Approach

$$\text{Equity Capitalization Rate (Ke)} = \frac{\text{EBT}}{\text{Shareholder's Equity}} \times 100\%$$

Equity Capitalization Rate of NABIL

Fiscal Year	EBT	Shareholder's Equity	Equity Capitalization Rate (Ke)
2004/05	757.79	1657.63	45.72
2005/06	898	1874.99	47.89
2006/07	995.05	2057.05	48.37
2007/08	1088.99	2437.20	44.68
2008/09	1478.67	3130.24	47.24
Average(X)			46.78

Equity Capitalization Rate of NIBL

Fiscal Year	EBT	Shareholder's Equity	Equity Capitalization Rate (Ke)
2004/05	333.68	1180.17	28.27
2005/06	504.91	1415.44	35.67
2006/07	723.38	1878.12	38.52
2007/08	1019.96	2686.79	37.96
2008/09	1295.86	4403.21	29.43
Average(X)			33.97

Equity Capitalization Rate of BOKL

Fiscal Year	EBT	Shareholder's Equity	Equity Capitalization Rate (Ke)
2004/05	226.99	720.74	31.49
2005/06	331.33	839.73	39.46
2006/07	421.75	981.98	42.95
2007/08	580.69	1342.07	43.27
2008/09	727.4	1741.59	41.77
Average(X)			39.79

Appendix VIII

Correlation Coefficient between Total Debt and Shareholder's Equity

$$r = \frac{N \cdot \sum XY - \sum X \cdot \sum Y}{\sqrt{N \sum X^2 - (\sum X)^2} \sqrt{N \sum Y^2 - (\sum Y)^2}}$$

Where,

N = Number of observations

X = Total Debt (TD)

Y = Shareholder's Equity (SE)

r = Correlation coefficient

Correlation Coefficient between TD and SE of NABIL

Fiscal Year	X	Y	XY	X ²	Y ²
2004/05	15406.45	1657.63	25538193.71	237358701.60	2747737.22
2005/06	20454.98	1874.99	38352882.95	418406206.80	3515587.50
2006/07	25196.34	2057.05	51830131.20	634855549.40	4231454.70
2007/08	34695.56	2437.2	84560018.83	1203781883.71	5939943.84
2008/09	40737.16	3130.24	127517087.72	1659516204.87	9798402.46
Total	136490.49	11157.11	327798314.41	4153918546.38	26233125.72

We Know

$$\begin{aligned} r_{XY} &= \frac{N \cdot \sum XY - \sum X \cdot \sum Y}{\sqrt{N \sum X^2 - (\sum X)^2} \sqrt{N \sum Y^2 - (\sum Y)^2}} \\ &= \frac{5 \times 327798314.4 - 136490.49 \times 11157.11}{\sqrt{5 \times 4153918547 - (136490.49)^2} \cdot \sqrt{5 \times 26233125.72 - (11157.11)^2}} \\ &= 0.9712 \end{aligned}$$

Correlation Coefficient between TD and SE of NIBL

Fiscal Year	X	Y	XY	X ²	Y ²
2004/05	14883.37	1180.17	17564906.77	221514702.56	1392801.23
2005/06	19914.70	1415.44	28188062.97	396595276.09	2003470.39
2006/07	25712.72	1878.12	48291573.69	661143969.80	3527334.73
2007/08	36186.52	2686.79	97225580.07	1309464229.71	7218840.50
2008/09	49336.23	4403.21	217237781.30	2434063590.61	19388258.30
Total	146033.54	11563.73	408507904.80	5022781768.77	33530705.17

We Know

$$\begin{aligned}
 r_{XY} &= \frac{N \cdot \sum XY - \sum X \cdot \sum Y}{\sqrt{N \sum X^2 - (\sum X)^2} \sqrt{N \sum Y^2 - (\sum Y)^2}} \\
 &= \frac{5 \times 408507904.8 - 146033.54 \times 11563.73}{\sqrt{5 \times 5022781770 - (146033.54)^2} \sqrt{5 \times 33530705.15 - (11563.73)^2}} \\
 &= 0.9869
 \end{aligned}$$

Correlation Coefficient between TD and SE of BOKL

Fiscal Year	X	Y	XY	X ²	Y ²
2004/05	9167.79	720.74	6607592.96	84048373.48	519466.15
2005/06	11438.60	839.73	9605335.58	130841569.96	705146.47
2006/07	13588.12	981.98	13343262.08	184637005.13	964284.72
2007/08	16379.86	1342.07	21982918.71	268299813.62	1801151.88
2008/09	18754.42	1741.59	32662510.33	351728269.54	3033135.73
Total	69328.79	5626.11	84201619.66	1019555031.73	7023184.95

We Know

$$\begin{aligned}
 r_{XY} &= \frac{N \cdot \sum XY - \sum X \cdot \sum Y}{\sqrt{N \sum X^2 - (\sum X)^2} \sqrt{N \sum Y^2 - (\sum Y)^2}} \\
 &= \frac{5 \times 84201619.67 - 69328.79 \times 5626.11}{\sqrt{5 \times 1019555032 - (69328.79)^2} \sqrt{5 \times 7023184.96 - (5626.11)^2}} \\
 &= 0.9747
 \end{aligned}$$

Appendix IX

Correlation Coefficient between Long term Debt and Earning Per Share

$$r = \frac{N \cdot \sum XY - \sum X \cdot \sum Y}{\sqrt{N \sum X^2 - (\sum X)^2} \cdot \sqrt{N \sum Y^2 - (\sum Y)^2}}$$

Where,

X = Long Term Debt (L.T.D)

Y = Earning Per Share (EPS)

Correlation Coefficient between L.T.D. and EPS of NABIL

Fiscal Year	X	Y	XY	X ²	Y ²
2004/05	2078.54	105.79	219888.75	4320328.53	11191.52
2005/06	3449.09	129.21	445656.92	11896221.83	16695.22
2006/07	5435.19	137.08	745055.85	29541290.34	18790.93
2007/08	8704.09	108.31	942739.99	75761182.73	11731.06
2008/09	8610.71	106.76	919279.40	74144326.70	11397.70
Total	28277.62	587.15	3272620.90	195663350.13	69806.43

We Know,

$$\begin{aligned}
 r_{XY} &= \frac{N \cdot \sum XY - \sum X \cdot \sum Y}{\sqrt{N \sum X^2 - (\sum X)^2} \cdot \sqrt{N \sum Y^2 - (\sum Y)^2}} \\
 &= \frac{5 \times 3272620.91 - 28277.62 \times 587.15}{\sqrt{5 \times 195663350.1 - (28277.62)^2} \cdot \sqrt{5 \times 69806.43 - (587.15)^2}} \\
 &= -0.2751
 \end{aligned}$$

Correlation Coefficient between L.T.D. and EPS of NIBL

Fiscal Year	X	Y	XY	X ²	Y ²
2004/05	3512.27	39.5	138734.67	12336040.55	1560.25
2005/06	5962.97	59.35	353902.27	35557011.22	3522.42
2006/07	8316.69	62.57	520375.29	69167332.56	3915.00
2007/08	8994.23	57.87	520496.09	80896173.29	3348.94
2008/09	12683.38	38.00	481968.44	160868128.2	1444.00
Total	39469.54	257.29	2015476.76	358824685.85	13790.61

We Know,

$$\begin{aligned}
 r_{XY} &= \frac{N \cdot \sum XY - \sum X \cdot \sum Y}{\sqrt{N \sum X^2 - (\sum X)^2} \cdot \sqrt{N \sum Y^2 - (\sum Y)^2}} \\
 &= \frac{5 \times 2015476.76 - 39469.54 \times 257.29}{\sqrt{5 \times 358824685.8 - (39469.54)^2} \cdot \sqrt{5 \times 13790.61 - (257.29)^2}} \\
 &= -0.0963
 \end{aligned}$$

Correlation Coefficient between L.T.D. and EPS of BOKL

Fiscal Year	X	Y	XY	X ²	Y ²
2004/05	2878.87	30.1	86653.99	8287892.48	906.01
2005/06	2909.75	43.67	127068.78	8466645.06	1907.07
2006/07	3237.17	43.5	140816.90	10479269.61	1892.25
2007/08	3903.18	59.94	233956.61	15234814.11	3592.80
2008/09	4674.62	54.68	255608.22	21852072.14	2989.90
Total	17603.59	231.89	844104.50	64320693.41	11288.03

We Know,

$$\begin{aligned}
 r_{XY} &= \frac{N \cdot \sum XY - \sum X \cdot \sum Y}{\sqrt{N \sum X^2 - (\sum X)^2} \cdot \sqrt{N \sum Y^2 - (\sum Y)^2}} \\
 &= \frac{5 \times 844104.5 - 17603.59 \times 231.89}{\sqrt{5 \times 64320693.4 - (17603.59)^2} \cdot \sqrt{5 \times 11288.03 - (231.89)^2}} \\
 &= 0.7831
 \end{aligned}$$

Appendix X

Correlation Coefficient between EBIT and Interest

$$r_{XY} = \frac{N \cdot \sum XY - \sum X \cdot \sum Y}{\sqrt{N \sum X^2 - (\sum X)^2} \sqrt{N \sum Y^2 - (\sum Y)^2}}$$

Where,

X = EBIT

Y = Interest

Correlation Coefficient between EBIT and Interest of NABIL

Fiscal Year	X	Y	XY	X ²	Y ²
2004/05	1001.33	243.54	243863.91	1002661.77	59311.73
2005/06	1255.16	357.16	448292.95	1575426.63	127563.27
2006/07	1550.76	555.71	861772.84	2404856.58	308813.60
2007/08	1847.43	758.44	1401164.81	3412997.60	575231.23
2008/09	2631.95	1153.28	3035375.30	6927160.80	1330054.76
Total	8286.63	3068.13	5990469.80	15323103.38	2400974.59

We Know,

$$\begin{aligned} r_{XY} &= \frac{N \cdot \sum XY - \sum X \cdot \sum Y}{\sqrt{N \sum X^2 - (\sum X)^2} \sqrt{N \sum Y^2 - (\sum Y)^2}} \\ &= \frac{5 \times 5990469.81 - 8286.63 \times 3068.13}{\sqrt{5 \times 15323103.39 - (8286.63)^2} \cdot \sqrt{5 \times 2400974.59 - (3068.13)^2}} \\ &= 0.9977 \end{aligned}$$

Correlation Coefficient between EBIT and Interest of NIBL

Fiscal Year	X	Y	XY	X ²	Y ²
2004/05	688.23	354.55	244011.95	473660.53	125705.70
2005/06	995.86	490.95	488917.47	991737.14	241031.90
2006/07	1408.91	685.53	965850.07	1985027.39	469951.38
2007/08	2012.12	992.16	1996344.98	4048626.89	984381.47
2008/09	2982.13	1686.27	5028676.36	8893099.34	2843506.51
Total	8087.25	4209.46	8723800.82	16392151.29	4664576.96

We Know,

$$\begin{aligned}
 r_{XY} &= \frac{N \cdot \sum XY - \sum X \cdot \sum Y}{\sqrt{N \sum X^2 - (\sum X)^2} \cdot \sqrt{N \sum Y^2 - (\sum Y)^2}} \\
 &= \frac{5 \times 8723800.82 - 8087.25 \times 4209.46}{\sqrt{5 \times 16392151.29 - (8087.25)^2} \cdot \sqrt{5 \times 4664576.96 - (4209.46)^2}} \\
 &= 0.9942
 \end{aligned}$$

Correlation Coefficient between EBIT and Interest of BOKL

Fiscal Year	X	Y	XY	X ²	Y ²
2004/05	468.63	241.64	113239.75	219614.08	58389.89
2005/06	639.49	308.16	197065.24	408947.46	94962.59
2006/07	760.93	339.18	258092.24	579014.46	115043.07
2007/08	998.23	417.54	416800.95	996463.13	174339.65
2008/09	1290.51	563.11	726699.09	1665416.06	317092.87
Total	4157.79	1869.63	1711897.27	3869455.19	759828.07

We Know,

$$\begin{aligned}
 r_{XY} &= \frac{N \cdot \sum XY - \sum X \cdot \sum Y}{\sqrt{N \sum X^2 - (\sum X)^2} \cdot \sqrt{N \sum Y^2 - (\sum Y)^2}} \\
 &= \frac{5 \times 1711897.27 - 4157.79 \times 1869.63}{\sqrt{5 \times 3869455.19 - (4157.79)^2} \cdot \sqrt{5 \times 759828.07 - (1869.63)^2}} \\
 &= 0.9938
 \end{aligned}$$

Appendix XI

Correlation Coefficient between EBIT and DPS

$$r_{XY} = \frac{N \cdot \sum XY - \sum X \cdot \sum Y}{\sqrt{N \sum X^2 - (\sum X)^2} \sqrt{N \sum Y^2 - (\sum Y)^2}}$$

Where,

X = EBIT

Y = Dividend Per Share (DPS)

Correlation Coefficient between EBIT and DPS of NABIL

Fiscal Year	X	Y	XY	X ²	Y ²
2004/05	1001.33	70	70093.10	1002661.77	4900.00
2005/06	1255.16	85	106688.60	1575426.63	7225.00
2006/07	1550.76	140	217106.40	2404856.58	19600.00
2007/08	1847.43	100	184743.00	3412997.60	10000.00
2008/09	2631.95	85	223715.75	6927160.80	7225.00
Total	8286.63	480.00	802346.85	15323103.38	48950.00

We Know,

$$\begin{aligned}
 r_{XY} &= \frac{N \cdot \sum XY - \sum X \cdot \sum Y}{\sqrt{N \sum X^2 - (\sum X)^2} \sqrt{N \sum Y^2 - (\sum Y)^2}} \\
 &= \frac{5 \times 802346.85 - 8286.63 \times 480}{\sqrt{5 \times 15323103.39 - (8286.63)^2} \cdot \sqrt{5 \times 48950 - (480)^2}} \\
 &= 0.1011
 \end{aligned}$$

Correlation Coefficient between EBIT and DPS of NIBL

Fiscal Year	X	Y	XY	X ²	Y ²
2004/05	688.23	12.5	8602.88	473660.53	156.25
2005/06	995.86	54.46	54234.54	991737.14	2965.89
2006/07	1408.91	30	42267.30	1985027.39	900.00
2007/08	2012.12	40.83	82154.86	4048626.89	1667.09
2008/09	2982.13	0	0.00	8893099.34	0.00
Total	8087.25	137.79	187259.57	16392151.29	5689.23

We Know,

$$\begin{aligned}
 r_{xy} &= \frac{N \cdot \sum XY - \sum X \cdot \sum Y}{\sqrt{N \sum X^2 - (\sum X)^2} \cdot \sqrt{N \sum Y^2 - (\sum Y)^2}} \\
 &= \frac{5 \times 187259.57 - 8087.25 \times 137.79}{\sqrt{5 \times 16392151.29 - (8087.25)^2} \cdot \sqrt{5 \times 5689.23 - (137.79)^2}} \\
 &= -0.4499
 \end{aligned}$$

Correlation Coefficient between EBIT and DPS of BOKL

Fiscal Year	X	Y	XY	X ²	Y ²
2004/05	468.63	15	7029.45	219614.08	225.00
2005/06	639.49	18	11510.82	408947.46	324.00
2006/07	760.93	20	15218.60	579014.46	400.00
2007/08	998.23	40	39929.20	996463.13	1600.00
2008/09	1290.51	47.37	61131.46	1665416.06	2243.92
Total	4157.79	140.37	134819.53	3869455.19	4792.92

We Know,

$$\begin{aligned}
 r_{xy} &= \frac{N \cdot \sum XY - \sum X \cdot \sum Y}{\sqrt{N \sum X^2 - (\sum X)^2} \cdot \sqrt{N \sum Y^2 - (\sum Y)^2}} \\
 &= \frac{5 \times 134819.53 - 4157.79 \times 140.37}{\sqrt{5 \times 3869455.19 - (4157.79)^2} \cdot \sqrt{5 \times 4792.92 - (140.37)^2}} \\
 &= 0.9656
 \end{aligned}$$

Appendix XII

Trend of Net Worth

$$\text{Trend (Index) Percentage} = \frac{\text{Index Yearly Amount}}{\text{Base Year's Amount}} \times 100\%$$

Net Worth Trend of NABIL

Fiscal Year (A.D)	Net Worth	Trend (Index) Percentage
2004/05	1657.63	$\frac{1657.63}{1657.63} \times 100\% = 100\%$
2005/06	1874.99	$\frac{1874.99}{1657.63} \times 100\% = 113.11\%$
2006/07	2057.05	$\frac{2097.05}{1657.63} \times 100\% = 124.10\%$
2007/08	2437.2	$\frac{2437.2}{3130.24} \times 100\% = 147.03\%$
2008/09	3130.24	$\frac{1657.63}{1657.63} \times 100\% = 188.84\%$

Net Worth Trend of NIBL

Fiscal Year (A.D)	Net Worth	Trend (Index) Percentage
2004/05	1180.17	$\frac{1180.17}{1180.17} \times 100\% = 100\%$
2005/06	1415.44	$\frac{1415.44}{1180.17} \times 100\% = 119.94\%$
2006/07	1878.12	$\frac{1878.12}{1180.17} \times 100\% = 159.14\%$
2007/08	2686.79	$\frac{2686.79}{1180.17} \times 100\% = 227.66\%$
2008/09	4403.21	$\frac{4403.21}{1180.17} \times 100\% = 373.10\%$

Net Worth Trend of BOKL

Fiscal Year (A.D)	Net Worth	Trend (Index) Percentage
2004/05	1180.17	$\frac{1180.17}{1180.17} \times 100\% = 100\%$
2005/06	1415.44	$\frac{1415.44}{1180.17} \times 100\% = 145\%$
2006/07	1878.12	$\frac{1878.12}{1180.17} \times 100\% = 185.80\%$
2007/08	2686.79	$\frac{2686.79}{1180.17} \times 100\% = 255.82\%$
2008/09	4403.21	$\frac{4403.21}{1180.17} \times 100\% = 320.45\%$

Appendix XIII

Trend of Total Deposits

$$\text{Trend (Index) Percentage} = \frac{\text{Index Yearly Amount}}{\text{Base Year's Amount}} \times 100\%$$

Total Deposits Trend of NABIL

Fiscal Year (A.D)	Total Deposits	Trend (Index) Percentage
2004/05	14586.61	$\frac{14586.61}{14586.61} \times 100\% = 100\%$
2005/06	19347.40	$\frac{19347.40}{14586.61} \times 100\% = 132.64\%$
2006/07	23342.29	$\frac{23342.29}{14586.61} \times 100\% = 160.03\%$
2007/08	31915.05	$\frac{31915.08}{14586.61} \times 100\% = 218.80\%$
2008/09	37348.26	$\frac{37348.26}{14586.61} \times 100\% = 256.04\%$

Total Deposits Trend of NIBL

Fiscal Year (A.D)	Total Deposits	Trend (Index) Percentage
2004/05	14254.57	$\frac{14254.57}{14254.57} \times 100\% = 100\%$
2005/06	18927.31	$\frac{18927.31}{14254.57} \times 100\% = 132.78\%$
2006/07	24488.86	$\frac{24488.86}{14254.57} \times 100\% = 171.80\%$
2007/08	34457.73.	$\frac{34451.73}{14254.57} \times 100\% = 241.69\%$
2008/09	46697.98	$\frac{46697.98}{14254.57} \times 100\% = 327.60\%$

Total Deposits Trend of BOKL

Fiscal Year (A.D)	Total Deposits	Trend (Index) Percentage
2004/05	8975.78	$\frac{8975.78}{8975.78} \times 100\% = 100\%$
2005/06	10485.36	$\frac{10485.36}{8975.78} \times 100\% = 116.82\%$
2006/07	12388.93	$\frac{12388.93}{8975.78} \times 100\% = 138.03\%$
2007/08	15833.74	$\frac{15833.74}{8975.78} \times 100\% = 176.41\%$
2008/09	18083.98	$\frac{18083.98}{8975.78} \times 100\% = 201.48\%$

Appendix XIV

Trend of Total Investment

$$\text{Trend (Index) Percentage} = \frac{\text{Index Yearly Amount}}{\text{Base Year's Amount}} \times 100\%$$

Total Investment Trend of NABIL

Fiscal Year (A.D)	Total Investment	Trend (Index) Percentage
2004/05	5143.96	$\frac{5143.26}{5143.26} \times 100\% = 100\%$
2005/06	7913.44	$\frac{7913.44}{5143.26} \times 100\% = 153.84\%$
2006/07	9508.84	$\frac{9508.84}{5143.26} \times 100\% = 184.85\%$
2007/08	11892.13	$\frac{11892.13}{5143.26} \times 100\% = 231.17\%$
2008/09	11379.27	$\frac{11379.27}{5143.26} \times 100\% = 221.22\%$

Total Investment Trend of NIBL

Fiscal Year (A.D)	Total Investment	Trend (Index) Percentage
2004/05	4074.19	$\frac{4074.19}{4074.19} \times 100\% = 100\%$
2005/06	5672.87	$\frac{5672.87}{4074.19} \times 100\% = 139.24\%$
2006/07	6868.65	$\frac{6868.65}{4074.19} \times 100\% = 168.59\%$
2007/08	6874.02	$\frac{6874.02}{4074.19} \times 100\% = 168.72\%$
2008/09	7403.11	$\frac{7403.11}{4074.19} \times 100\% = 181.71\%$

Total Investment Trend of BOKL

Fiscal Year (A.D)	Total Investment	Trend (Index) Percentage
2004/05	3088.31	$\frac{3088.31}{3088.31} \times 100\% = 100\%$
2005/06	4164.14	$\frac{4164.14}{3088.31} \times 100\% = 134.84\%$
2006/07	3465.08	$\frac{3465.08}{3088.31} \times 100\% = 112.20\%$
2007/08	3574.42	$\frac{3574.42}{3088.31} \times 100\% = 115.74\%$
2008/09	3319.89	$\frac{3319.89}{3088.31} \times 100\% = 107.50\%$

Appendix XV

Trend of NPAT

$$\text{Trend (Index) Percentage} = \frac{\text{Index Yearly Amount}}{\text{Base Year's Amount}} \times 100\%$$

NPAT Trend of NABIL

Fiscal Year (A.D)	NPAT	Trend (Index) Percentage
2004/05	520.11	$\frac{520.11}{520.11} \times 100\% = 100\%$
2005/06	635.26	$\frac{635.26}{520.11} \times 100\% = 122.14\%$
2006/07	673.96	$\frac{673.96}{520.11} \times 100\% = 129.58\%$
2007/08	746.47	$\frac{746.47}{520.11} \times 100\% = 143.52\%$
2008/09	1031.05	$\frac{1031.05}{520.11} \times 100\% = 198.24\%$

NPAT Trend of NIBL

Fiscal Year (A.D)	NPAT	Trend (Index) Percentage
2004/05	232.15	$\frac{232.15}{232.15} \times 100\% = 100\%$
2005/06	350.54	$\frac{350.54}{232.15} \times 100\% = 151\%$
2006/07	501.40	$\frac{501.40}{232.15} \times 100\% = 216\%$
2007/08	693.73	$\frac{693.73}{232.15} \times 100\% = 298.83\%$
2008/09	914.58	$\frac{914.58}{232.15} \times 100\% = 393.96\%$

NPAT Trend of BOKL

Fiscal Year (A.D)	NPAT	Trend (Index) Percentage
2004/05	139.53	$\frac{139.53}{139.53} \times 100\% = 100\%$
2005/06	202.44	$\frac{202.44}{139.53} \times 100\% = 145.09\%$
2006/07	262.39	$\frac{262.39}{139.53} \times 100\% = 188.05\%$
2007/08	361.50	$\frac{361.50}{139.53} \times 100\% = 259.08\%$
2008/09	461.73	$\frac{461.73}{139.53} \times 100\% = 330.92\%$