

## APPENDIX-I

**Table 1**  
**Cash and Bank Balance to Total Deposits Ratio**  
**(Rs. in million)**

S.N.	Name of the Banks	Year				
		2005/06	2006/07	2007/08	2008/09	2009/10
<b>1</b>	<b>NABIL</b>					
	Cash & Bank Balance	630.2	1399.8	2671.13	3372.5	1400
	Total Deposits	19347.34	23342.28	31915.0	37348.25	46410.70
	<b>Ratio (%)</b>	<b>3.26</b>	<b>5.99</b>	<b>8.37</b>	<b>9.03</b>	<b>3.02</b>
<b>2</b>	<b>NICBL</b>					
	Cash & Bank Balance	479.12	599.74	1192.33	1461.13	1581.82
	Total Deposits	8766.95	10068.23	13084.68	15579.93	16937.75
	<b>Ratio (%)</b>	<b>8.54</b>	<b>5.96</b>	<b>9.11</b>	<b>9.38</b>	<b>9.34</b>
<b>3</b>	<b>NIBL</b>					
	Cash & Bank Balance	2116.51	2441.5	7917.99	6814.88	3754.93
	Total Deposits	18927.3	24488.85	46698.1	50094.72	34451.72
	<b>Ratio (%)</b>	<b>11.18</b>	<b>9.97</b>	<b>16.96</b>	<b>13.6</b>	<b>10.9</b>

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

For NABIL,

**Here,**

$$\text{Total Return} = \sum X = 3.26 + 5.99 + 8.37 + 9.03 + 3.02 = 27.69$$

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

Where,

N = Number of observations

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

X = Return of the historical data

$$= \frac{27.69}{5}$$

$$= 5.93$$

<b>Return(X)</b>	<b>Expected Return (<math>\bar{X}</math>)</b>	<b><math>X - \bar{X}</math></b>	<b><math>(X - \bar{X})^2</math></b>
3.26	5.93	-2.67	7.15
5.99	5.93	.06	.0036
8.37	5.93	2.44	4.41
9.03	5.93	3.1	9.61
3.02	5.93	-2.91	8.46
$\sum(X - \bar{X})^2$			<b>20.03</b>

$$\begin{aligned}
 \text{S.D}(\uparrow) &= \sqrt{\frac{1}{N} \sum (X - \bar{X})^2} \\
 &= 20.03 * 1/5 \\
 &= 2.01
 \end{aligned}$$

Where,

N = Number of observations

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

$$\begin{aligned}
 \text{C.V} &= \frac{\text{Standard deviation}(\uparrow)}{\text{Expected Return}(\bar{X})} \times 100 \\
 &= \frac{2.01}{5.93} \\
 &= 0.3398 \text{ Or } 33.98\%
 \end{aligned}$$

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

**Table 2**  
**Cash and Bank Balance to Current Assets Ratio**  
(Rs. in million)

S.N.	Name of the Banks	Year				
		2005/06	2006/07	2007/08	2008/09	2009/10
<b>1</b>	<b>NABIL</b>					
	Cash & Bank Balance	630.2	1399.8	2671.13	3372.5	1400
	Current Assets	22010.89	26966.5	36534.55	43206.41	51370.7
	<b>Ratio (%)</b>	<b>2.86</b>	<b>5.19</b>	<b>7.31</b>	<b>7.81</b>	<b>2.73</b>
<b>2</b>	<b>NICBL</b>					
	Cash & Bank Balance	749.12	599.72	1192.33	1461.13	1581.82
	Current Assets	10343.74	11663.16	15044.73	18491.31	21456.11
	<b>Ratio (%)</b>	<b>7.24</b>	<b>5.14</b>	<b>7.93</b>	<b>7.9</b>	<b>7.37</b>
<b>3</b>	<b>NIBL</b>					
	Cash & Bank Balance	2116.51	2441.5	7917.99	6814.88	3754.93
	Current Assets	20986.69	26831.39	51950.05	56169.17	37903.21
	<b>Ratio (%)</b>	<b>10.09</b>	<b>9.1</b>	<b>15.24</b>	<b>12.13</b>	<b>9.91</b>

**Table 3**  
**Investment to Current Assets Ratio**  
(Rs. in million)

	Name of the Banks	Year				
		2001/02	2002/03	2003/04	2004/05	2005/06
<b>1</b>	<b>NABIL</b>					
	Investment	6178.5	8645.31	9939.77	10826.37	13670.91
	Current Assets	22010.89	26966.5	36534.55	43206.41	51370.7
	<b>Ratio (%)</b>	<b>28.07</b>	<b>33.17</b>	<b>27.21</b>	<b>25.06</b>	<b>26.61</b>
<b>2</b>	<b>NICBL</b>					
	Investment	2479.91	1599.48	2311.48	3026.02	4153.23
	Current Assets	10343.74	11663.16	15044.73	18491.31	21456.11
	<b>Ratio (%)</b>	<b>23.97</b>	<b>13.71</b>	<b>15.36</b>	<b>16.36</b>	<b>19.36</b>
<b>3</b>	<b>NIBL</b>					
	Investment	5602.8	6505.67	7399.81	8635.53	6874.0
	Current Assets	20986.69	26831.39	51950.05	56169.17	37903.21
	<b>Ratio (%)</b>	<b>26.7</b>	<b>24.25</b>	<b>14.24</b>	<b>15.37</b>	<b>18.14</b>

**Table 4**  
**Loan and Advances to Total Deposit Ratio**

(Rs. in million)

	Name of the Banks	Year				
		2005/06	2006/07	2007/08	2008/09	2009/10
<b>1</b>	<b>NABIL</b>					
	Loan and Advances	12922.54	15545.77	21365	27589.9	32268.87
	Total Deposits	19347.39	23342.28	31915	37348.25	46410.70
	<b>Ratio (%)</b>	<b>66.79</b>	<b>66.6</b>	<b>66.9</b>	<b>73.87</b>	<b>69.53</b>
<b>2</b>	<b>NICBL</b>					
	Loan and Advances	6655.96	8941.39	11264.67	13679.39	15379.43
	Total Deposits	8766.95	10068.23	13084.68	15579.93	16937.75
	<b>Ratio (%)</b>	<b>75.92</b>	<b>88.81</b>	<b>86.09</b>	<b>87.8</b>	<b>90.8</b>
<b>3</b>	<b>NIBL</b>					
	Loan and Advances	12776.2	17286.42	36241.2	40318.3	26966.65
	Total Deposits	18927.3	24488.85	46698.1	50094.72	34451.72
	<b>Ratio (%)</b>	<b>67.5</b>	<b>70.59</b>	<b>77.61</b>	<b>80.48</b>	<b>78.27</b>

**Table 5**  
**Total Investment to Total Deposit Ratio**

(Rs. in million)

	Name of the Banks	Year				
		2005/06	2006/07	2007/08	2008/09	2009/10
<b>1</b>	<b>NABIL</b>					
	Total Investment	6178.55	8945.31	9939.77	10826.37	13670.91
	Total Deposits	19347.39	23342.39	31915	37348.25	46410.7
	<b>Ratio (%)</b>	<b>31.93</b>	<b>38.32</b>	<b>31.14</b>	<b>28.99</b>	<b>29.46</b>
<b>2</b>	<b>NICBL</b>					
	Total Investment	2479.91	1599.48	2311.46	3026.02	4153.23
	Total Deposits	8766.95	10068.23	13084.68	15579.93	16937.75
	<b>Ratio (%)</b>	<b>28.29</b>	<b>15.89</b>	<b>17.67</b>	<b>19.42</b>	<b>24.52</b>
<b>3</b>	<b>NIBL</b>					
	Total Investment	5602.8	6505.67	6874	7399.81	8635.53
	Total Deposits	18927.3	24488.85	34451.72	46698.1	50094.72
	<b>Ratio (%)</b>	<b>29.6</b>	<b>26.57</b>	<b>19.95</b>	<b>15.85</b>	<b>17.24</b>

**Table 6**  
**Loan and Advances to Total Working Fund Ratio**  
(Rs. in million)

S.N.	Name of the Banks	Year				
		2005/06	2006/07	2007/08	2008/09	2009/10
<b>1</b>	<b>NABIL</b>					
	Loan and Advances	12922.5 4	15545.77	21365	27589.93	32268.87
	Total Working Fund	22329.9 7	27253.39	37132.39	43867.39	52150.23
	<b>Ratio (%)</b>	<b>57.87</b>	<b>57.04</b>	<b>57.54</b>	<b>62.89</b>	<b>61.88</b>
<b>2</b>	<b>NICBL</b>					
	Loan and Advances	6655.96	8941.39	11264.67	13679.39	15379.43
	Total Working Fund	10383.6	11678.83	1523.73	18750.63	21733.89
	<b>Ratio (%)</b>	<b>64.1</b>	<b>76.56</b>	<b>73.92</b>	<b>72.92</b>	<b>70.76</b>
<b>3</b>	<b>NIBL</b>					
	Loan and Advances	12776.2	17286.42	36241.2	40318.3	26966.65
	Total Working Fund	21330.1 3	27590.84	53010	57305.41	38873.3
	<b>Ratio (%)</b>	<b>59.90</b>	<b>62.65</b>	<b>68.37</b>	<b>70.36</b>	<b>69.37</b>

**Table 9**  
**Return on Loan and Advances Ratio**  
(Rs. in million)

S.N.	Name of the Banks	Year				
		2005/06	2006/07	2007/08	2008/09	2009/10
<b>1</b>	<b>NABIL</b>					
	Net Profit	635.26	673.95	746.46	1031.05	1139.09
	Loan and Advances	12922.5 4	15545.77	21365	27589.93	32268.87
	<b>Ratio (%)</b>	<b>4.92</b>	<b>4.1</b>	<b>3.49</b>	<b>3.74</b>	<b>3.53</b>
<b>2</b>	<b>NICBL</b>					
	Net Profit	96.58	158.47	243.05	317.43	275.96
	Loan and Advances	6655.96	8941.39	111264.67	13679.39	15379.43
	<b>Ratio (%)</b>	<b>1.45</b>	<b>1.77</b>	<b>2.16</b>	<b>2.32</b>	<b>1.79</b>
<b>3</b>	<b>NIBL</b>					
	Net Profit	350.53	501.39	696.73	900.61	1265.94
	Loan and Advances	12776.2	17286.42	26966.65	36241.2	40318.3
	<b>Ratio (%)</b>	<b>2.7</b>	<b>2.9</b>	<b>2.58</b>	<b>2.49</b>	<b>3.14</b>

**Table 10**  
**Return on Total Working Fund Ratio**

(Rs. in million)

S.N.	Name of the Banks	Year				
		2005/06	2006/07	2007/08	2008/09	2009/10
<b>1</b>	<b>NABIL</b>					
	Net Profit	635.26	673.95	746.46	1031.05	1139.09
	Total Working Fund	22329.97	27253.39	37132.55	43867.39	52150.23
	<b>Ratio (%)</b>	<b>2.84</b>	<b>2.47</b>	<b>2.01</b>	<b>2.35</b>	<b>2.18</b>
<b>2</b>	<b>NICBL</b>					
	Net Profit	96.58	158.47	243.05	317.43	275.96
	Total Working Fund	10383.6	11678.83	15238.73	18750.63	21733.89
	<b>Ratio (%)</b>	<b>0.93</b>	<b>1.36</b>	<b>1.59</b>	<b>1.69</b>	<b>1.27</b>
<b>3</b>	<b>NIBL</b>					
	Net Profit	350.53	501.39	696.73	900.61	1265.94
	Total Working Fund	21330.13	27590.89	38873.3	53010.8	57305.41
	<b>Ratio (%)</b>	<b>1.64</b>	<b>1.82</b>	<b>1.79</b>	<b>1.7</b>	<b>2.21</b>

**Table 11**  
**Total Interest Earned to Total Working Fund Ratio**

(Rs. in million)

S.N.	Name of the Banks	Year				
		2005/06	2006/07	2007/08	2008/09	2009/10
<b>1</b>	<b>NABIL</b>					
	Interest Earned	952.83	1032.04	1220.26	1645.2	2087.61
	Total Working Fund	22329.97	27253.39	37132.55	43867.39	52150.23
	<b>Ratio (%)</b>	<b>4.27</b>	<b>3.79</b>	<b>3.26</b>	<b>3.75</b>	<b>4</b>
<b>2</b>	<b>NICBL</b>					
	Interest Earned	239.75	3.4.44	425.4	516.32	478.52
	Total Working Fund	10383.6	11678.83	15238.73	18750.63	21733.89
	<b>Ratio (%)</b>	<b>2.31</b>	<b>2.61</b>	<b>2.79</b>	<b>2.75</b>	<b>2.2</b>
<b>3</b>	<b>NIBL</b>					
	Interest Earned	681.79	899.45	1202.11	15801.96	2099.67
	Total Working Fund	21330.14	27590.89	38873.3	53010.8	57305.41
	<b>Ratio (%)</b>	<b>3.2</b>	<b>3.26</b>	<b>3.09</b>	<b>2.98</b>	<b>3.66</b>

**Table 12**  
**Total Interest Paid to Total Working Fund Ratio**

(Rs. in million)

S.N.	Name of the Banks	Year				
		2005/06	2006/07	2007/08	2008/09	2009/10
<b>1</b>	<b>NABIL</b>					
	Interest Paid	357.16	555.71	758.43	1153.28	1960.1
	Total Working Fund	22329.9 7	27253.39	37132.55	43867.39	52150.23
	<b>Ratio (%)</b>	<b>1.6</b>	<b>2.04</b>	<b>2.04</b>	<b>2.63</b>	<b>3.76</b>
<b>2</b>	<b>NICBL</b>					
	Interest Paid	340.22	421.37	505.99	769.19	837.19
	Total Working Fund	10383.6	11678.83	15238.73	18750.63	21733.89
	<b>Ratio (%)</b>	<b>3.28</b>	<b>3.61</b>	<b>3.32</b>	<b>4.09</b>	<b>3.85</b>
<b>3</b>	<b>NIBL</b>					
	Interest Paid	496.94	685.53	992.15	1686.97	2553.84
	Total Working Fund	21330.1 4	27590.84	38873.3	53010.8	57305.41
	<b>Ratio (%)</b>	<b>2.33</b>	<b>2.48</b>	<b>2.55</b>	<b>3.18</b>	<b>4.46</b>

**Table 13**  
**Liquidity Risk Ratio**

(Rs. in million)

S.N.	Name of the Banks	Year				
		2005/06	2006/07	2007/08	2008/09	2009/10
<b>1</b>	<b>NABIL</b>					
	Cash & Bank Balance	630.2	1399.8	2671.13	3372.5	1400
	Total Deposits	19347.3 9	23342.2 8	31915.0	37348	46410.7
	<b>Ratio (%)</b>	<b>3.26</b>	<b>6</b>	<b>8.37</b>	<b>9.03</b>	<b>3.02</b>
<b>2</b>	<b>NICBL</b>					
	Cash & Bank Balance	749.12	599.7	1192.33	1461.13	1581.82
	Total Deposits	8766.95	10068.2 3	13084.68	15579.93	16937.75
	<b>Ratio (%)</b>	<b>8054</b>	<b>5.96</b>	<b>9.11</b>	<b>9.38</b>	<b>9.34</b>
<b>3</b>	<b>NIBL</b>					
	Cash & Bank Balance	2116.51	2441.5	3754.93	7917.99	6814.88
	Total Deposits	18927.3	24488.8 5	34451.72	46698.1	50094.72
	<b>Ratio (%)</b>	<b>11.18</b>	<b>9.97</b>	<b>10.9</b>	<b>16.96</b>	<b>13.6</b>

**Table 14**  
**Credit Risk Ratio**

**(Rs. in million)**

S.N.	Name of the Banks	Year				
		2005/06	2006/07	2007/08	2008/09	2009/10
<b>1</b>	<b>NABIL</b>					
	Total Investment plus Loan and Advances	129840.39	24491.08	31304.77	38416.3	45939.78
	Total Assets	22329.97	27253.39	37132.55	43867.39	52150.23
	<b>Ratio (%)</b>	<b>85.54</b>	<b>89.86</b>	<b>84.33</b>	<b>87.57</b>	<b>88.09</b>
<b>2</b>	<b>NICBL</b>					
	Total Investment plus Loan and Advances	9135.87	10540.87	13576.13	16705.41	19532.66
	Total Assets	10383.6	11678.83	5238.73	18750.63	21733.89
	<b>Ratio (%)</b>	<b>87.98</b>	<b>90.26</b>	<b>89.6</b>	<b>89.09</b>	<b>89.87</b>
<b>3</b>	<b>NIBL</b>					
	Total Investment plus Loan and Advances	18379.01	77920.09	33840.65	43641.01	48953.83
	Total Assets	21330.14	27590.84	53010.8	57305.41	38873.3
	<b>Ratio (%)</b>	<b>86.16</b>	<b>86.26</b>	<b>87.05</b>	<b>82.32</b>	<b>85.43</b>



## 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  $n^{\text{th}}$  Year

$D_o$  = Total Deposit in the initial Year

$g$  = Growth Rate

$n$  = Total number of Year

Here,

$$D_{2009/10} = 46410.7$$

$$D_{2005/06} = 19349.39$$

$$n = 5 \text{ years}$$

Now,

$$D_n = D_o (1+g)^n$$

$$22010.33 = 7713.60(1+g)^5$$

$$\text{Or, } (1+g)^5 = 46410.7/19349.39$$

$$\text{Or, } (1+g) = (2.3988)^{1/5}$$

$$\text{Or, } g = 1.1912-1$$

$$\therefore g = 0.1912 \text{ i.e. } 19.12\%$$

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

## APPENDIX-III

**Table 15**

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

Year	Deposit(X)	Loan & Advances (Y)	$x = X - \bar{X}$	$y = Y - \bar{Y}$	$x^2$	$y^2$	xy
2005/06	19347.4	12922.54	-12325.2	-5175.88	151910062.0	26789733.8	63793652.66
2006/07	23342.28	15545.77	-8330.3	-2552.65	69593898.09	6516022.02	21264340.3
2007/08	31915.0	21365	242.42	3266.58	58767.46	10670544.9	791884.32
2008/09	37348.25	27589.93	5675.67	9491.51	32213229.95	90088762	53870678.6
2009/10	46410	32268.87	14737.42	14170.45	217191548.3	200801653.2	208835873.2
<b>Total</b>	<b>158362.93</b>	<b>90492.11</b>			$\sum x^2 = 7340763417$	$\sum y^2 = 325263225.9$	$\sum xy = 348556429.1$
<b>Mean</b>	$\bar{X} = 31672.58$	$\bar{Y} = 18098.42$			<b>63417</b>	<b>3225.9</b>	<b>56429.1</b>

We have,

$$\begin{aligned} \text{Correlation Co-efficient}(r) &= \frac{\sum xy}{\sqrt{\sum x^2 \sum y^2}} \\ &= \frac{348556429.1}{\sqrt{7340763417 * 325263225.9}} \\ &= 0.2256 \end{aligned}$$

$$\begin{aligned} r^2 &= 0.968 \\ \text{Probable Error (P.E.)} &= 0.6745 \times \frac{1 - r^2}{\sqrt{n}} \\ &= 0.6745 \times \frac{1 - 0.968}{\sqrt{5}} = 0.2863 \end{aligned}$$

$$\begin{aligned} 6 \times (\text{P.E.}) &= 6 \times 0.2863 \\ &= 1.717 \end{aligned}$$

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

## APPENDIX-IV

### Comparative Cash Flow Analysis (NABIL) From 16<sup>th</sup> July, 2005 to 16<sup>th</sup> July, 2010)

(Rs. in million)

Particulars	Year				
	2005/06	2006/07	2007/08	2008/09	2009/10
<b>A) Cash Flow from Operating Activities (CFOA)</b>	<b>1030.74</b>	<b>544.23</b>	<b>1503.61</b>	<b>1725.55</b>	<b>(1405.88)</b>
<b>1. Cash Receipts</b>	<b>1572.87</b>	<b>2009.66</b>	<b>2444.9</b>	<b>3200.08</b>	<b>4619.7</b>
1.1 Interest Income	1092.64	1517.96	1943.96	2577.94	3908.78
1.2 Commission and Discount Income	138.29	150.6	156.23	179.69	215.48
1.3 Exchange Gain	185.48	209.92	196.48	251.69	291.44
1.4 Non-Operating Income	73.55	43.59	50.78	46.35	34.46
34.46th Income	82.89	87.57	97.44	144.16	169.55
<b>2. Cash Payments</b>	<b>1014.97</b>	<b>1381.65</b>	<b>1574.32</b>	<b>2123.53</b>	<b>3109.72</b>
2.1 Interest Expenses	357.09	555.21	747.39	1162.33	961.96
2.2 Staff Expenses	219.78	240.16	257.06	333.77	366.59
2.3 Office Overhead Expenses	119.98	130.83	157.22	197.26	252.03
2.4 Income tax paid	228.13	355.69	303.74	430.16	528.98
2.5 Other Expenses	89.97	997.54	108.87	-	0.14
<b>Cash Flow before changes in Working Capital</b>	<b>557.9</b>	<b>628.01</b>	<b>870.58</b>	<b>1076.54</b>	<b>1509.98</b>
<b>(Increase)/Decrease in Current Assets</b>	6184.77	4374.19	8130.91	4818.81	10272.05
1. (Increase)/Decrease in money at call & short Notice	866.47	1171.36	1388.82	1399.47	2585.25
2. (Increase)/Decrease in other short term investment	2916.3	2949.41	867.74	132.72	2607.45
3. (Increase)/Decrease in loans, Advance & Bills Purchased	2379.52	2627.09	5866.82	6250.68	5031.96
4. (Increase)/Decrease in other Assets	22.46	30.95	37.58	100.32	67.39
<b>Increase/(Decrease) in Current Liabilities</b>	4596.12	4290.41	8764.02	5881.87	7356.18
1. Increase/(Decrease) in Deposits	<b>4760.79</b>	<b>3994.88</b>	<b>8572.76</b>	<b>5433.2</b>	<b>9062.44</b>
2. Increase/(Decrease) in Certificate of Deposits	-	-	-	-	-
3. Increase/(Decrease) in Short term Borrowings	156.13	709.37	477.42	321.3	1606.4
4. Increase/(Decrease) in Other Liabilities	320.79	413.83	286.16	127.35	99.85
<b>(B) Cash Flow from Investment Activities</b>	<b>1101.5</b>	<b>225.35</b>	<b>472.3</b>	<b>1084.17</b>	<b>248.26</b>
1. (Increase)/Decrease in long term investment	1013.6	173.76	172.5	131.06	200.1
2. (Increase)/Decrease in Fixed Assets	21.06	27.26	374.08	<b>85.45</b>	2002.06
3. (Increase)/Decrease in interest income from long term investment	107.82	71.46	50.79	24.09	146.09
4. Dividend Income	0.46	0.72	1.85	-	<b>7.82</b>
5. Other	0.76	6.66	21.64	354.06	-
<b>(C) Cash Flow from Financing Activities</b>	<b>-</b>	<b>-</b>	<b>240</b>	<b>60</b>	<b>(318.26)</b>
1. Increase/(Decrease) in long term Borrowings	-	-	240	-	-
2. Increase/(Decrease) in Share Capital	-	-	-	-	-
3. Increase/(Decrease) in other liabilities	-	-	-	-	-
4. Increase/(Decrease) in Refinance	-	-	-	414.06	(318.26)
5. Dividend Paid	-	-	-	-	-
(D) Income/Loss from change in exchange rate in cash and Bank Balance	-	-	-	-	-
(E) Current year's Cash flow from all Activities	769.58	769.58	1271.31	701.37	(1972.41)

(F) Opening Cash and Bank Balance	630.23	630.23	1399.82	2671.14	3372.51
(G) Closing Cash and Bank Balance	1399.82	1399.82	2671.14	3372.51	1400.09

Source: Annual Report of NABIL

**APPENDIX-V**  
**Nabil Bank Limited**  
**Comparative Balance Sheet for FY (2005/06-2009/10)**  
(Rs. in million)

Particulars	Fiscal Year				
	2005/06	2006/07	2007/08	2008/09	2009/10
<b>ASSETS</b>					
1.Cash Balance	237.8	270.4	511.42	674.39	635.98
2. Balance with NRB	318.35	1113.41	1829.47	2648.59	549.45
3. Balance with Banks /Financial Institution	74.06	16	330.24	49.52	214.65
<b>Total Cash and Bank Balance</b>	<b>630</b>	<b>1399.8</b>	<b>2671.13</b>	<b>3372.5</b>	<b>1400.0</b>
4. Money at call and short notice	1734.9	563.5	1952.36	552.88	3118.14
5. Investment	6178.5	8945.31	9939.77	10826.37	13670.91
6. Loan & advances	12922.54	15545.77	21365	27589.93	32268.87
7. Fixed Assets	319.08	286.89	598	660.98	779.53
8. Non-Banking Assets	-	-	-	-	-
9.Other investment	544.66	512	606.39	864.69	912.665
<b>Total Assets(Working Fund)</b>	<b>22329.97</b>	<b>27253.3</b>	<b>37132.55</b>	<b>43867.39</b>	<b>52150.23</b>
<b>Capital &amp; Liabilities</b>					
1. Share Capital	491.65	491.65	689.21	965.74	2028.77
2. Reserve and Funds	1383.34	1565.39	1747.98	2164.49	1805.98
3. Debentures and Bonds	-	-	240	300	300
4. Borrowings	173.2	882.57	1360	1681.3	74.9
5. Deposits	19347.399	23342.28	31915	37348.25	46410.7
6. Bills payable	92.53	83.51	238.4	463.13	425.44
7. Proposed dividend and Dividend payable	433.08	509.41	437.37	361.32	434.73
8. Income Tax Liabilities	34.6	-	38.77	80.23	24.9
9. Other Liabilities	372.14	378.55	465.94	502.89	644.79
<b>Total Liabilities</b>	<b>22329.97</b>	<b>27253.3</b>	<b>37132.55</b>	<b>43867.39</b>	<b>52150.23</b>

Source: Annual Report of NABIL

## APPENDIX-VI

### Nepal Industrial and Commercial Bank Limited Comparative Balance Sheet for FY (2005/06 to 2009/10)

(Rs. in million)

Particulars	Fiscal Year				
	2005/06	2006/07	2007/08	2008/09	2009/10
<b>ASSETS</b>					
1. Cash Balance	139.18	181.6	235.24	337.34	457.23
2. Balance with NRB	455.76	262.73	634.11	970.98	1009.47
3. Balance with Banks and Financial Institutions	154.18	155.41	322.98	152.81	115.19
<b>Total Cash and Bank Balance</b>	<b>749.12</b>	<b>599.7</b>	<b>1192.33</b>	<b>1461.13</b>	<b>1581.82</b>
4. Money at call and short Notice	353.51	163	160	-	-
5. Investments	2479.91	1599.48	2311.46	3026.02	4153.23
6. Loans, Advances and Bills Purchased	6655.96	8941.39	11264.67	13679.39	15379.43
7. Fixed Assets	39.86	153.679	194.5	259.32	277.78
8. Non-banking Assets	2.64	1.16	0.674	0.703	0.714
9. Other Assets	102.56	220.34	115.06	324.03	340.85
<b>Total Assets (Working Fund)</b>	<b>10383.6</b>	<b>11678.83</b>	<b>15238.73</b>	<b>18750.63</b>	<b>21733.89</b>
<b>Capital &amp; Liabilities</b>					
1. Share Capital	600	660	943.87	1140.48	1533.62
2. Reserve and Funds	166.46	257.99	359.54	519.77	632.5
3. Debentures and Bonds	200	200	200	200	200
4. Borrowings	457.7	352.12	335	660.4	755.4
5. Deposits	8766.95	10068.23	13084.68	15579.93	16937.75
6. Bills payable	91.51	31.69	32.56	265.1	260.32
7. Proposed dividend and Dividend payable	10.95	11.38	12.47	10.99	930.43
8. Income Tax Liabilities	4.63	0.404	13.92	10.89	9.37
9. Other Liabilities	86.39	97	256.65	363.04	477.5
<b>Total</b>	<b>10383.6</b>	<b>11678.83</b>	<b>15238.73</b>	<b>18750.63</b>	<b>21733.89</b>

Source: Annual Report of NICBL

## APPENDIX-VII

### Nepal Investment Bank Limited Comparative Balance Sheet for FY(2005/06 to 2009/10)

(Rs. in million)

Particulars	Fiscal Year				
	2005/06	2006/07	2007/08	2008/09	2009/10
<b>Assets</b>					
1. Cash Balance	562.56	762.98	1464.48	1833.46	1525.44
2. Balance with NRB	15260.66	1381.35	1464.48	4411.13	3236.21
3. Balance with Banks and Financial Institutions	247.889	296.17	470.45	1673.4	2053.23
Total Cash and Bank Balance	2116.51	2441.5	3754.93	7917.99	6814.88
4. Money at call and short Notice	70	362.97	-	-	-
5. Investments	5602.8	6505.67	6874	7399.81	8635.53
6. Loans, Advances and Bills Purchased	12776.21	17286.42	26966.65	36241.2	40318.3
7. Fixed Assets	343.44	759.45	970.09	1060.75	1136.24
8. Non-banking Assets	-	1.125	0.75	0.375	-
9. Other Assets	201.09	233.67	276.84	390.65	399.43
<b>Total Assets (Working Fund)</b>	<b>21330.14</b>	<b>27590.84</b>	<b>38873.3</b>	<b>53010.8</b>	<b>57305.41</b>
<b>Capital &amp; Liabilities</b>					
1. Share Capital	590.58	861.35	1203.61	2407.07	2409.09
2. Reserve and Funds	824.85	1076.77	1482.87	1500.71	2176.29
3. Debentures and Bonds	550	800	1050	1050	1050
4. Borrowings	-	-	38.8	37.31	-
5. Deposits	188927.30	24488.85	34451.72	46698.1	50094.72
6. Bills payable	18.82	32.4	78.83	82.33	38.1
7. Proposed dividend and Dividend payable	121.62	43.65	93.46	485.45	602.27
8. Income Tax Liabilities	9.32	0.295	24.08	38.29	37.19
9. Other Liabilities	287.62	347.51	488.04	709.97	860.36
<b>Total</b>	<b>21330.14</b>	<b>27590.84</b>	<b>38873.3</b>	<b>53010.8</b>	<b>57305.41</b>

Source: Annual Report of NIBL

## APPENDIX-VIII

### Nabil Bank Limited Comparative Profit and Loss Account

(Rs. in million)

Particulars	Fiscal Year				
	2005/06	2006/07	2007/08	2008/09	2009/10
1. Interest Income	1309.99	1587.75	1978.69	2798.48	4047.72
2. Interest Expenses	357.16	555.71	758.43	1153.28	1960.10
<b>Net Interest Income</b>	<b>952.83</b>	<b>1032.04</b>	<b>1220.26</b>	<b>1645.2</b>	<b>2087.61</b>
3. Commission and Discount	138.29	150.6	159.31	179.09	215.48
4. Other Operating Income	82.89	87.57	94.35	144.16	169.54
5. Exchange Profit	185.48	209.92	196.48	251.91	291.44
<b>Total Operating Income</b>	<b>1359.51</b>	<b>1480.15</b>	<b>1670.42</b>	<b>2220.98</b>	<b>2764.08</b>
6. staff Expenses	219.78	240.16	262.9	339.89	366.94
7. Other Operating Expenses	182.69	188.18	220.75	265.15	334.18
8. Exchange Loss	-	-	-	-	-
<b>Operating Profit Before Provision for possible Loss</b>	<b>957.03</b>	<b>1051.81</b>	<b>1186.76</b>	<b>1615.92</b>	<b>2062.96</b>
9. Provision for Possible Loss	3.76	14.20	64.05	45.72	355.82
<b>Operating Profit</b>	<b>953.26</b>	<b>1037.6</b>	<b>1122.71</b>	<b>1570.2</b>	<b>1707.13</b>
10. Non-operating Income /Loss	0.73	5.28	24.08	2.19	6.45
11. Loan loss provision written Back	7.72	10.9	11.1	10.01	39.79
<b>Profit from Regular Operations</b>	<b>961.73</b>	<b>1053.81</b>	<b>1157.89</b>	<b>1583.01</b>	<b>1753.37</b>
12. profit/loss from extra-ordinary activities	26.07	40.73	39.99	43.52	34.32
<b>Profit After Considering All Activities</b>	<b>987.8</b>	<b>1094.55</b>	<b>1197.88</b>	<b>1626.53</b>	<b>1787.7</b>
13. Provision for Staff Bonus	89.8	99.5	108.89	147.88	162.51
14. Provision for Income Tax	262.74	321.08	342.52	447.61	488.08
- Current years		314.52	340.62	470.7	472.82
- Previous years		0.65	0.05	0.91	0.83
- Deferred Tax				(24)	12.42
<b>Net Profit (Loss)</b>	<b>635.26</b>	<b>673.95</b>	<b>746.46</b>	<b>1031.05</b>	<b>1139.09</b>

Source: Annual Report of NABIL

## APPENDIX- IX

### Nepal Industrial and Commercial Bank Limited Comparative Profit and Loss Account

(Rs. In million)

Particulars	Fiscal Year				
	2005/06	2006/07	2007/08	2008/09	2009/10
1. Interest Income	579.97	725.81	931.4	1283.52	1315.71
2. Interest Expenses	340.22	421.37	505.99	767.19	837.19
<b>Net Interest Income</b>	<b>239.75</b>	<b>304.44</b>	<b>425.4</b>	<b>516.32</b>	<b>478.52</b>
3. Commission and Discount	29.44	36.01	43.37	61.89	66.53
4. Other Operating Income	26.24	26.17	37.9	44.02	49.02
5. Exchange Profit	25.38	44.27	39.65	97.67	103.4
<b>Total Operating Income</b>	<b>314.83</b>	<b>410.91</b>	<b>546.34</b>	<b>719.92</b>	<b>697.47</b>
6. staff Expenses	45.49	54.92	72.07	84.54	91.47
7. Other Operating Expenses	57.65	64.63	81.2	109.78	113.04
8. Exchange Loss	-	-	-	-	-
<b>Operating Profit Before Provision for possible Loss</b>	<b>211.96</b>	<b>291.36</b>	<b>393.06</b>	<b>525.59</b>	<b>492.96</b>
9. Provision for Possible Loss	60.91	37.77	25.41	39.5	42.31
<b>Operating Profit</b>	<b>151.07</b>	<b>253.59</b>	<b>367.64</b>	<b>486.08</b>	<b>450.65</b>
10. Non-operating Income /Loss	0.59	0.40	10.64	2.48	1.19
11. Loan loss provision written Back	10.35	94.45	18.45	3.91	4.17
<b>Profit from Regular Operations</b>	<b>161.49</b>	<b>348.45</b>	<b>396.74</b>	<b>492.48</b>	<b>456.01</b>
12. profit/loss from extra-ordinary activities	(10.35)	(94.45)	(6.03)	7.61	9.14
<b>Profit After Considering All Activities</b>	<b>151.13</b>	<b>253.99</b>	<b>390.71</b>	<b>500.1</b>	<b>465.15</b>
13. Provision for Staff Bonus	13.73	23.09	35.51	45.46	51.37
14. Provision for Income Tax	40.8	72.43	112.13	137.2	139.46
- Current years		72.68	113.98		
- Previous years		(0.246)			
- Deferred Tax			(1.85)		
<b>Net Profit (Loss)</b>	<b>96.58</b>	<b>158.47</b>	<b>243.05</b>	<b>317.43</b>	<b>275.96</b>



**APPENDIX-X**  
**Nepal Investment Bank Limited**  
**Comparative Profit and Loss Account**

(Rs. in million)

Particulars	Fiscal Year				
	2005/06	2006/07	2007/08	2008/09	2009/10
1. Interest Income	1172.74	1584.98	2194.27	3267.94	4653.52
2. Interest Expenses	(490.94)	(685.53)	(992.15)	(1686.97)	(2553.84)
<b>Net Interest Income</b>	<b>681.79</b>	<b>899.45</b>	<b>1202.11</b>	<b>1580.96</b>	<b>2099.67</b>
3. Commission and Discount	115.94	163.89	215.29	262.79	242.88
4. Other Operating Income	35.9	47.31	66.37	87.57	168.31
5. Exchange Profit	125.74	135.35	165.83	185.32	224.05
<b>Total Operating Income</b>	<b>959.38</b>	<b>1246</b>	<b>1649.62</b>	<b>2116.66</b>	<b>2734.92</b>
6. staff Expenses	(111.05)	(145.37)	(187.14)	(225.72)	(279.85)
7. Other Operating Expenses	(200)	(243.43)	(313.15)	(413.88)	(433.59)
8. Exchange Loss	-	-	-	-	-
<b>Operating Profit Before Provision for possible Loss</b>	<b>648.11</b>	<b>857.22</b>	<b>1149.32</b>	<b>1477.05</b>	<b>2021.48</b>
9. Provision for Possible Loss	1038.07	(129.71)	(135.98)	(166.2)	(93.05)
<b>Operating Profit</b>	<b>544.31</b>	<b>727.51</b>	<b>1013.33</b>	<b>1310.85</b>	<b>1928.42</b>
10. Non-operating Income /Loss	0.39	1.42	7.04	2.95	10.6
11. Loan loss provision written Back	10.7	66.72	101.57	114.65	50
<b>Profit from Regular Operations</b>	<b>555.4</b>	<b>795.71</b>	<b>1121.95</b>	<b>1428.46</b>	<b>1989.03</b>
12. profit/loss from extra-ordinary activities	-	-	-	-	-
<b>Profit After Considering All Activities</b>	<b>555.4</b>	<b>795.71</b>	<b>1121.95</b>	<b>1428.46</b>	<b>1989.03</b>
13. Provision for Staff Bonus	(50.49)	(72.33)	(101.99)	(129.86)	180.82
14. Provision for Income Tax	(154.37)	(221.97)	(323.22)	(389.58)	(532.89)
- Current years					-
- Previous years					9.36
- Deferred Tax				7.47	
<b>Net Profit (Loss)</b>	<b>350.53</b>	<b>501.39</b>	<b>696.73</b>	<b>900.619</b>	<b>1265.94</b>

Source: Annual Report of NIBL

