

Annexure-1

i. Current Ratio Times

SCBNL	Fiscal year				
	2003/04	2004/05	2005/06	2006/07	2007/08
Current assets	17084409	20093715	19322679	21472350	22025802
Current liabilities	17594654	20740829	18895638	21888227	23283089
Ratio	0.971	0.9688	1.0226	0.981	0.946

HBL	Fiscal year				
	2003/04	2004/05	2005/06	2006/07	2007/08
Current assets	16297019	18602009	21326260	23153115	27775530
Current liabilities	19083160	18733141	19422823	20091038	19208530
Ratio	0.854	0.993	1.098	1.03	1.446

ii. Cash and Bank Balance to Total Deposit Ratio(%)

SCBNL	Fiscal year				
	2003/04	2004/05	2005/06	2006/07	2007/08
Cash and Bank balance	1512304	2023164	1111117	1276241	2021021
Total Deposit	19755635	21161442	19335095	23061032	24647021
Ratio	8.06	9.56	5.75	5.53	8.21

HBL	Fiscal year				
	2003/04	2004/05	2005/06	2006/07	2007/08
Cash and Bank balance	1979209	2001184	2014471	1717352	1757341
Total Deposit	21007379	22010333	54814012	6.84	30048418
Ratio	9.42	9.092	8.12		5.85

iii. Cash Bank Balance to Current Assets Ratio(%)

SCBNL	Fiscal year				
	2003/04	2004/05	2005/06	2006/07	2007/08
Cash and Bank balance	1512304	2023164	1111117	1276241	2021021
Current Assets	17084409	20093715	19322679	21472350	22025802
Ratio	8.85	10.07	5.529	5.94	9.18

HBL	Fiscal year				
	2003/04	2004/05	2005/06	2006/07	2007/08
Cash and Bank balance	1979209	2001184	2014471	1717352	1758191
Current Assets	16297019	18602009	21326260	23153115	27775530
Ratio	12.14	10.76	9.45	7.42	6.33

iv. Investment on Government Securities to Current Assets Ratio(%)

SCBNL	Fiscal year				
	2003/04	2004/05	2005/06	2006/07	2007/08
Investment Govt. Securities	6581348	7948217	7203066	8635875	7107937
Current Assets	1708440	20093715	19322679	21472350	22025802
Ratio	38.52	39.56	37.28	40.22	32.27

HBL	Fiscal year				
	2003/04	2004/05	2005/06	2006/07	2007/08
Investment Govt. Securities	3347102	3431728	5469729	5144312	6454873
Current Assets	16297019	18602009	21326260	23153115	27775330
Ratio	20.54	18.45	25.65	22.22	23.24

v. Loan and Advances to Total Deposit Ratio(%)

SCBNL	Fiscal year				
	2003/04	2004/05	2005/06	2006/07	2007/08
Loan and advance	5695823	6410242	8143208	8935418	10502637
Total Deposit	187559635	21161442	19335095	23061032	24647021
Ratio	30.36	30.30	42.12	38.75	42.61

HBL	Fiscal year				
	2003/04	2004/05	2005/06	2006/07	2007/08
Loan and advance	10844599	12919631	13451168	15761977	16997797
Total Deposit	21007379	22010333	24814012	26490852	30048418
Ratio	51.62	58.70	54.21	59.5	56.57

vi. Total Investment to Total Deposit Ratio(%)

SCBNL	Fiscal year				
	2003/04	2004/05	2005/06	2006/07	2007/08
Total Investment	10216199	11360328	9702553	12847536	13553233
Total Deposit	18755635	21161442	19335095	23061032	24647021
Ratio	54.47	56.68	50.18	55.71	55.10

HBL	Fiscal year				
	2003/04	2004/05	2005/06	2006/07	2007/08
Total Investment	10175435	9292103	11692342	10889031	11822985
Total Deposit	21007379	22010333	24814012	26496852	30048418
Ratio	48.44	42.22	47.20	41.10	39.35

vii. Loan and Advance to Fixed Deposit Ratio(%)

SCBNL	Fiscal year				
	2003/04	2004/05	2005/06	2006/07	2007/08
Loan and Advance	5695823	6410242	8143208	8935418	10502637
Fixed Deposit	1948596	1428495	1416383	2136307	3196490
Ratio	2.92	4.49	5.75	4.18	3.29

HBL	Fiscal year				
	2003/04	2004/05	2005/06	2006/07	2007/08
Loan and Advance	10844599	12919631	13451168	15761977	16997797
Fixed Deposit	3205373	4710177	6107431	6350202	8201135
Ratio	3.83	2.74	2.20	2.48	2.07

viii. Loan and Advances to Saving Deposit Ratio(%)

SCBNL	Fiscal year				
	2003/04	2004/05	2005/06	2006/07	2007/08
Loan and Advance	5695823	6410242	8143208	8935418	10502637
Saving Deposit	10633162	12771826	13030929	14597674	15244385
Ratio	0.54	0.50	0.62	0.61	0.69

HBL	Fiscal year				
	2003/04	2004/05	2005/06	2006/07	2007/08
Loan and Advance	10844599	12919631	13451168	15761977	16997797
Saving Deposit	10870542	11759602	12852415	1458255	15784770
Ratio	1.00	1.10	1.05	1.08	1.08

ix. Fixed Deposit to Total Deposit Ratio(%)

SCBNL	Fiscal year				
	2003/04	2004/05	2005/06	2006/07	2007/08
Fixed Deposit	1948596	1428495	1416383	2136307	3196490
Total Deposit	18755635	21161442	19335095	23061032	24647021
Ratio	10.39	6.75	7.33	9.26	12.97

HBL	Fiscal year				
	2003/04	2004/05	2005/06	2006/07	2007/08
Fixed Deposit	3205373	4710177	6107431	6350202	8201135
Total Deposit	21007379	22010333	24814012	26490852	30048418
Ratio	15.26	21.40	24.61	23.97	27.29

x. Saving Deposit to Total Deposit Ratio(%)

SCBNL	Fiscal year				
	2003/04	2004/05	2005/06	2006/07	2007/08
Saving Deposit	10633142	12771826	13030929	14597674	15244385
Total Deposit	18755635	21161442	19335095	23061032	24647021
Ratio	56.69	60.35	67.40	63.30	61.85

HBL	Fiscal year				
	2003/04	2004/05	2005/06	2006/07	2007/08
Saving Deposit	10870542	11759602	12852415	14582855	15784770
Total Deposit	21007379	22010333	24814012	26490852	30048418
Ratio	51.75	53.43	51.79	55.05	52.53

xi. Return Total Working Fund Ratio (%)

SCBNL	Fiscal year				
	2003/04	2004/05	2005/06	2006/07	2007/08
Net Profit	506932	537800	539204	658756	691668
Total Working Fund	20910970	23642060	21893578	25776332	28596689
Ratio	2.424	2.27	2.46	2.55	2.42

HBL	Fiscal year				
	2003/04	2004/05	2005/06	2006/07	2007/08
Net Profit	212132	263052	308277	457458	491823
Total Working Fund	24197974	25729787	28871343	30579808	34315868
Ratio	0.88	1.02	1.06	1.50	1.43

xii. Total Interest Earned to Total Outside Assets Ratio(%)

SCBNL	Fiscal year				
	2003/04	2004/05	2005/06	2006/07	2007/08
Total Interest Earned	1001359	1042175	1058677	1189603	1411942
Total Outside Assets	6722023	17770570	17845761	21782954	24055870
Ratio	14.90	5.86	5.93	5.46	5.87

HBL	Fiscal year				
	2003/04	2004/05	2005/06	2006/07	2007/08
Total Interest Earned	1201233	1245895	1446468	1626474	1775583
Total Outside Assets	21020034	22211734	25143510	26651008	29616709
Ratio	5.71	5.61	5.75	6.10	6.10

xiii. Return on Loan and Advances(%)

SCBNL	Fiscal year				
	2003/04	2004/05	2005/06	2006/07	2007/08
Net Profit	506932	537800	539204	258756	691668
Loan and Advance	5695823	6410242	8143208	8935418	10502637
Ratio	8.9	8.41	6.62	7.37	6.6.

HBL	Fiscal year				
	2003/04	2004/05	2005/06	2006/07	2007/08
Net Profit	212132	263052	308277	457458	491823
Loan and Advance	10844599	12919331	13451168	15761977	16997997
Ratio	1.96	2.03	2.30	2.90	2.89

xix. Total Interest Earned to Total Working Fund Ratio(%)

SCBNL	Fiscal year				
	2003/04	2004/05	2005/06	2006/07	2007/08
Total Interest Earned	1001359	1042175	1058677	1189603	1411982
Total Working Fund	20910970	23642060	21893578	2.5776332	28596689
Ratio	4.81	4.41	4.83	4.61	4.94

SCBNL	Fiscal year				
	2003/04	2004/05	2005/06	2006/07	2007/08
Total Interest Earned	1201233	1245895	1446468	1626474	1775583
Total Working Fund	24197974	25729787	28871343	30579808	34315868
Ratio	4.96	4.84	5.01	5.32	5.17

xv. Total Interest Paid to Total Working fund Ratio(%)

SCBNL	Fiscal year				
	2003/04	2004/05	2005/06	2006/07	2007/08
Total Interest Paid	255154	275809	254127	303198	413055
Total Working Fund	20910970	23642060	21893578	25776332	28696689
Ratio	1.22	1.2	1.16	1.20	1.44

SCBNL	Fiscal year				
	2003/04	2004/05	2005/06	2006/07	2007/08
Total Interest Paid	554128	491543	561964	648842	167411
Total Working Fund	24197974	25729878	28871343	30579808	34315868
Ratio	2.31	1.91	1.95	2.12	2.24

xvi. Sample Calculation on Growth Rate of Total Deposit of SCBNL and HBL.

Growth rate is calculated from

$$D_n = D_0 (1+g)^{n-1}$$

D_n = Total Deposit of n^{th} year.

D_0 = Total Deposit of initial year

G = Growth Rate

N = Number of year

$$D_{2007/08} = 24647 \quad D_{2003/04} = 18756, \quad N = 5$$

$$D_{2007/08} = D_{2003/04} (1+g)^{n-1} \text{ or, } 24647 = 18756(1+g)^{5-1}$$

$$\text{Or, } 1.314 = (1+g)^4 \text{ or } 1+g = (1.314)^{1/4} \quad g = 0.0706 \text{ or } 7.06\%$$

Growth rate of other are calculated and fed in the corresponding tables according to the above formula.

Other growth ratios are same as above methods

Annexure-2

i. Calculating of Correlation between Total Deposit and Total Investment of SCBNL and HBL.

SCBNL		
F/Y	Total Deposit	Total Investment
2003/04	18755635	10216199
2004/05	21161442	11360328
2005/06	19335095	9702553
2006/07	23061032	12847536
2007/08	24647021	13553233
	r	0.9786
	r ²	0.9576
	P.E.	.00128
	6P.E.	0.0768

HBL		
F/Y	Total Deposit	Total Investment
2003/04	21007379	10175435
2004/05	22010333	9292103
2005/06	24814012	11692342
2006/07	26490852	10889031
2007/08	30048418	11822985
	r	0.7870
	r ²	0.6194
	P.E.	0.1148
	6P.E.	0.6889

ii. Calculation of Correlation between Total Deposit and Loan and Advances of SCBNL and HBL.

SCBNL		
F/Y	Total Deposit	Loan and Advance
2003/04	18755635	5695823
2004/05	21161442	6410242
2005/06	19335095	8143208
2006/07	23061032	8935418
2007/08	24647021	10502637
	r	0.8257
	r ²	0.6818
	P.E.	0.0960
	6P.E.	0.5758

HBL		
F/Y	Total Deposit	Loan and Advance
2003/04	21007379	10844599
2004/05	22010333	12919631
2005/06	24814012	13451168
2006/07	26490852	15761977
2007/08	30048418	16997797
	r	0.9584
	r ²	0.9185
	P.E.	0.0246
	6P.E.	0.1476

iii. Calculation of Correlation between Outside Assets and Net Profit of SCBNL and HBL

SCBNL		
F/Y	Total Outside Assets	Net Profit
2003/04	6722023	506932
2004/05	17770570	537800
2005/06	17845761	839204
2006/07	21782954	658756
2007/08	24055870	691668
	r	0.8308
	r ²	0.6903
	P.E.	0.0934
	6P.E.	0.5605

HBL		
F/Y	Total Outside Assets	Net Profit
2003/04	21020034	212132
2004/05	22211734	263052
2005/06	25143510	308277
2006/07	26651008	457458
2007/08	29616709	491823
	r	0.9565
	r ²	0.9149
	P.E.	0.0257
	6P.E.	0.1540

Annexure-3

i. Trend Value of Total Deposit of SCBNL

Fiscal Year(t)	Total Deposit(y)	x=(t-2005)	x ²	(Rs in million) xy
2003/04	18755.64	-2	4	-37511.28
2004/05	21161.44	-1	1	-21161.44
2005/06	19335.10	0	0	0
2006/07	23061.03	1	1	23061.03
2007/08	24647.02	2	4	49294.04
N=5	106960.23	0	10	13682.35

$$a = \frac{\Sigma y}{N} = \frac{106960.23}{5} = 21392.05$$

$$b = \frac{\Sigma xy}{\Sigma x^2} = \frac{13682.35}{10} = 1368.24$$

The equation of the straight line trend is

$$Y_c = a + bx$$

$$Y_c = 106960.23 + 1368.24x$$

Year	x=(t-2003)	Trend value $Y_c = 106960.23 + 1368.24x$
2003/04	-2	104223.75
2004/05	-1	105591.99
2005/06	0	106960.23
2006/07	1	108328.47
2007/08	2	109696.71
2008/09	3	111064.95
2009/10	4	112433.19
2010/11	5	113801.43
2011/12	6	115169.67
2012/13	7	116537.91

ii. Trend Value of Total Deposit of HBL

Fiscal Year(t)	Total Deposit(y)	x=(t-2005)	x ²	(Rs in million) xy
2003/04	21007.38	-2	4	-42014.76
2004/05	22010.33	-1	1	-22010.33
2005/06	24814.01	0	0	0
2006/07	26496.85	1	1	26496.85
2007/08	30048.42	2	4	60096.84
N=5	124376.99	0	10	22568.6

$$a = \frac{\Sigma y}{N} = \frac{124376.99}{5} = 24875.40$$

$$b = \frac{\Sigma xy}{\Sigma x^2} = \frac{22568.6}{10} = 2256.86$$

The equation of the straight line trend is:

$$Y_c = a + bx$$

$$Y_c = 24875.40 + 2256.86x$$

Year	x=(t-2003)	Trend value $Y_c = 24875.40 + 2256.86x$
2003/04	-2	20361.68
2004/05	-1	22618.54
2005/06	0	24875.40
2006/07	1	27032.26
2007/08	2	29389.12
2008/09	3	31645.98
2009/10	4	33902.84
2010/11	5	36159.70
2011/12	6	38416.56
2012/13	7	40673.42

iii. Trend Value of Loan and Advances of SCBNL

Fiscal Year(t)	Loan and Advance(y)	x=(t-2005)	x^2	xy
2003/04	56958.23	-2	4	-113916.46
2004/05	64102.42	-1	1	-64102.42
2005/06	81432.08	0	0	0
2006/07	89354.18	1	1	89354.18
2007/08	105026.37	2	4	210052.74
N=5	396873.28	0	10	121388.04

$$a = \frac{\Sigma y}{N} = \frac{396873.28}{5} = 79374.66$$

$$b = \frac{\Sigma xy}{\Sigma x^2} = \frac{121388.04}{10} = 12138.80$$

The equation of the straight line trend is:

$$Y_c = a + bx$$

$$Y_c = 79374.66 + 12138.800x$$

Year	$x=(t-2003)$	Trend value $Y_c = 9374.66+12138.800x$
2003/04	-2	55097.06
2004/05	-1	67235.86
2005/06	0	79374.66
2006/07	1	91513.46
2007/08	2	103652.26
2008/09	3	115791.06
2009/10	4	127929.86
2010/11	5	140068.66
2011/12	6	152207.46
2012/13	7	164346.26

iv. Trend Value of Loan and Advances of HBL

Fiscal Year(t)	Loan and Advance(y)	$x=(t-2005)$	x^2	xy
2003/04	108445.99	-2	4	-216891.98
2004/05	129196.31	-1	1	-129196.31
2005/06	134511.68	0	0	0
2006/07	157619.77	1	1	157619.77
2007/08	169977.97	2	4	339955.94
N=5	699751.72	0	10	151487.42

$$a = \frac{\Sigma y}{N} = \frac{699751.72}{5} = 139950.34$$

$$b = \frac{\Sigma xy}{\Sigma x^2} = \frac{151487.42}{10} = 15148.74$$

The equation of the straight line trend is:

$$Y_c = a + bx$$

$$Y_c = 139950.34 + 15148.74x$$

Year	$x=(t-2003)$	Trend value $Y_c = 139950.34+ 148.74x$
2003/04	-2	109652.86
2004/05	-1	124801.60
2005/06	0	139950.34
2006/07	1	155099.08
2007/08	2	170247.82
2008/09	3	185396.56
2009/10	4	200545.30
2010/11	5	215694.04
2011/12	6	230842.78
2012/13	7	245991.52

v. Trend Value of Total Investment of SCBNL

Fiscal Year(t)	Total Investment(y)	x=(t-2005)	x ²	xy
2003/04	10216.20	-2	4	-20432.4
2004/05	11360.33	-1	1	-11360.33
2005/06	9702.55	0	0	0
2006/07	12847.54	1	1	12847.54
2007/08	13553.23	2	4	27106.46
N=5	57679.85	0	10	8161.27

$$a = \frac{\Sigma y}{N} = \frac{57679.85}{5} = 11535.97$$

$$b = \frac{\Sigma xy}{\Sigma x^2} = \frac{8161.27}{10} = 816.13$$

The equation of the straight line trend is:

$$Y_c = a + bx$$

$$Y_c = 11535.97 + 816.13x$$

Year	x=(t-2003)	Trend value $Y_c = 11535.97 + 816.13x$
2003/04	-2	9903.71
2004/05	-1	10719.84
2005/06	0	11535.97
2006/07	1	12352.10
2007/08	2	13168.23
2008/09	3	13984.36
2009/10	4	14800.49
2010/11	5	15616.62
2011/12	6	16432.75
2012/13	7	17248.88

vi. Trend Value of Total Investment of HBL

Fiscal Year(t)	Total Investment(y)	x=(t-2005)	x ²	xy
2003/04	10175.44	-2	4	-20350.88
2004/05	9292.10	-1	1	-9292.1
2005/06	11692.34	0	0	0
2006/07	10889.03	1	1	10889.03
2007/08	11822.99	2	4	23645.98
N=5	53871.9	0	10	4892.03

$$a = \frac{\Sigma y}{N} = \frac{53871.9}{5} = 10774.38$$

$$b = \frac{\Sigma xy}{\Sigma x^2} = \frac{4892.03}{10} = 489.20$$

The equation of the straight line trend is:

$$Y_c = a + bx$$

$$Y_c = 10774.38 + 489.20x$$

Year	x=(t-2003)	Trend value $Y_c = 10774.38 + 489.20x$
2003/04	-2	9795.98
2004/05	-1	10285.18
2005/06	0	10774.38
2006/07	1	11263.58
2007/08	2	11752.78
2008/09	3	12241.98
2009/10	4	12731.18
2010/11	5	13220.38
2011/12	6	13709.58
2012/13	7	14198.78

vii. Trend Value of Net Profit of SCBNL

Fiscal Year(t)	Net Profit(y)	x=(t-2005)	x^2	xy
2003/04	506.93	-2	4	-1013.86
2004/05	537.80	-1	1	-537.8
2005/06	539.20	0	0	0
2006/07	658.76	1	1	658.76
2007/08	691.67	2	4	1383.34
N=5	2934.36	0	10	490.44

$$a = \frac{\sum y}{N} = \frac{2934.36}{5} = 586.87$$

$$b = \frac{\sum xy}{\sum x^2} = \frac{490.44}{10} = 49.04$$

The equation of the straight line trend is:

$$Y_c = a + bx$$

$$Y_c = 586.87 + 49.04x$$

Year	x=(t-2003)	Trend value $Y_c = 586.87 + 49.04x$
2003/04	-2	488.79
2004/05	-1	537.83
2005/06	0	586.87
2006/07	1	635.91
2007/08	2	684.95
2008/09	3	733.99
2009/10	4	783.03
2010/11	5	832.07
2011/12	6	881.11
2012/13	7	930.15

viii. Trend Value of Net Profit of HBL

Fiscal Year(t)	Net Profit(y)	x=(t-2005)	x ²	xy
2003/04	212.13	-2	4	-424.26
2004/05	263.05	-1	1	-263.05
2005/06	308.28	0	0	0
2006/07	457.46	1	1	457.46
2007/08	491.82	2	4	983.64
N=5	1732.74	0	10	753.79

$$a = \frac{\Sigma y}{N} = \frac{1732.74}{5} = 346.55$$

$$b = \frac{\Sigma xy}{\Sigma x^2} = \frac{753.79}{10} = 75.38$$

The equation of the straight line trend is:

$$Y_c = a + bx$$

$$Y_c = 346.55 + 75.38x$$

Year	x=(t-2003)	Trend value $Y_c = 346.55 + 75.38x$
2003/04	-2	195.79
2004/05	-1	271.17
2005/06	0	346.55
2006/07	1	421.93
2007/08	2	497.31
2008/09	3	572.69
2009/10	4	648.07
2010/11	5	723.45
2011/12	6	798.83
2012/13	7	874.21