

Annexure-1

Current Ratio

(Rs. In million)

Year	Bank											
	SCBNL			EBL			NABIL			NIBL		
	CA	CL	Ratio	CA	CL	Ratio	CA	CL	Ratio	CA	CL	Ratio
2007/08	28,471.10	22,883.84	1.244	21,262.48	14,304.40	1.486	26,966.50	19,882.32	1.356	26,830.26	17,396.04	1.542
2008/09	33,210.04	27,542.23	1.206	26,703.91	18,481.93	1.445	36,534.71	24,631.46	1.483	37,902.46	27,192.29	1.394
2009/10	40,441.69	30,133.30	1.342	36,405.26	27,051.75	1.346	43,206.41	30,445.14	1.419	51,949.67	36,380.79	1.428
2010/11	40,086.30	27,668.54	1.449	40,834.74	27,478.73	1.486	51,372.13	33,228.91	1.546	55,969.16	34,807.56	1.608
2011/12	43,695.95	29,646.49	1.474	45,691.02	27,278.73	1.675	57,206.35	34,783.49	1.645	57,248.38	33,488.00	1.710
Mean			1.343			1.488			1.490			1.536
S.D.			0.118			0.119			0.112			0.130
CV (%)			8.80			8.03			7.50			8.44

Source: Annual Reports of Standard Chartered Bank Nepal Ltd., Everest Bank Ltd., NABIL Bank Ltd. & Nepal Investment Bank Ltd.

Calculation of ratio as per formula below:

$$\text{Current Ratio (CR)} = \frac{\text{Current Assets (CA)}}{\text{Current Liability (CL)}}$$

Annexure-2

Cash & Bank Balance to Total Deposit Ratio

(Rs. In million)

Year	Bank											
	SCBNL			EBL			NABIL			NIBL		
	Cash & Bank Balance	Total Deposit	Ratio	Cash & Bank Balance	Total Deposit	Ratio	Cash & Bank Balance	Total Deposit	Ratio	Cash & Bank Balance	Total Deposit	Ratio
2007/08	2,021.02	24,647.03	0.082	2,391.43	18,186.25	0.131	1,399.83	23,342.39	0.060	2,441.51	24,488.86	0.100
2008/09	2,050.25	29,743.99	0.069	2,667.97	23,976.31	0.111	2,671.15	31,915.05	0.084	3,754.94	34,451.73	0.109
2009/10	3,137.17	35,871.72	0.087	6,164.37	33,323.46	0.185	3,372.52	37,348.26	0.090	7,918.00	46,698.09	0.170
2010/11	1,929.31	35,182.73	0.055	7,818.81	36,932.31	0.212	1,400.10	46,410.70	0.030	6,615.89	50,094.73	0.132
2011/12	2,975.80	37,999.24	0.078	6,122.86	41,127.90	0.149	2,436.55	49,696.11	0.049	8,140.37	50,138.13	0.162
Mean			0.074			0.158			0.063			0.135
S.D.			0.013			0.041			0.025			0.031
CV (%)			17.24			25.73			39.56			23.13

Source: Annual Reports of Standard Chartered Bank Nepal Ltd., Everest Bank Ltd., NABIL Bank Ltd. & Nepal Investment Bank Ltd.

Calculation of ratio as per formula below:

$$\text{Cash and bank balance to total deposit} = \frac{\text{Cash and bank balance}}{\text{Total deposits}}$$

Annexure-3

Cash & Bank Balance to Current Assets Ratio

(Rs. In million)

Year	Bank											
	SCBNL			EBL			NABIL			NIBL		
	Cash & Bank Balance	Current Assets	Ratio	Cash & Bank Balance	Current Assets	Ratio	Cash & Bank Balance	Current Assets	Ratio	Cash & Bank Balance	Current Assets	Ratio
2007/08	2,021.02	28,471.10	0.071	2,391.43	21,262.48	0.112	1,399.83	26,966.50	0.052	2,441.51	26,830.26	0.091
2008/09	2,050.25	33,210.04	0.062	2,667.97	26,703.91	0.100	2,671.15	36,534.71	0.073	3,754.94	37,902.46	0.099
2009/10	3,137.17	40,441.69	0.078	6,164.37	36,405.26	0.169	3,372.52	43,206.41	0.078	7,918.00	51,949.67	0.152
2010/11	1,929.31	40,086.30	0.048	7,818.81	40,834.74	0.191	1,400.10	51,372.13	0.027	6,615.89	55,969.16	0.118
2011/12	2,975.80	43,695.95	0.068	6,122.86	45,691.02	0.134	2,436.55	57,206.35	0.043	8,140.37	57,248.38	0.142
Mean			0.065			0.141			0.055			0.121
S.D.			0.011			0.038			0.021			0.027
CV (%)			17.09			27.15			38.78			22.04

Source: Annual Reports of Standard Chartered Bank Nepal Ltd., Everest Bank Ltd., NABIL Bank Ltd. & Nepal Investment Bank Ltd.

Calculation of ratio as per formula below:

$$\text{Cash \& bank balance to current assets ratio} = \frac{\text{Cash \& bank balance}}{\text{Current assets}}$$

Annexure-4

Loan & Advances to Current Assets Ratio

(Rs. In million)

Year	Bank											
	SCBNL			EBL			NABIL			NIBL		
	Loan & Advances	Current Assets	Ratio	Loan & Advances	Current Assets	Ratio	Loan & Advances	Current Assets	Ratio	Loan & Advances	Current Assets	Ratio
2007/08	10,502.64	28,471.10	0.369	13,664.99	21,262.48	0.643	15,545.78	26,966.50	0.576	17,286.43	26,830.26	0.644
2008/09	13,718.60	33,210.04	0.413	18,339.09	26,703.91	0.687	21,365.05	36,534.71	0.585	26,996.65	37,902.46	0.712
2009/10	13,679.76	40,441.69	0.338	23,884.67	36,405.26	0.656	27,589.93	43,206.41	0.639	36,241.21	51,949.67	0.698
2010/11	15,956.96	40,086.30	0.398	27,556.36	40,834.74	0.675	32,268.87	51,372.13	0.628	40,318.31	55,969.16	0.720
2011/12	18,427.27	43,695.95	0.422	31,057.69	45,691.02	0.680	38,034.10	57,206.35	0.665	41,095.51	57,248.38	0.718
Mean			0.388			0.668			0.619			0.698
S.D.			0.034			0.018			0.037			0.032
CV (%)			8.84			2.72			6.02			4.52

Source: Annual Reports of Standard Chartered Bank Nepal Ltd., Everest Bank Ltd., NABIL Bank Ltd. & Nepal Investment Bank Ltd.

Calculation of ratio as per formula below:

$$\text{Loan \& advances to current assets ratio} = \frac{\text{Loan \& advances}}{\text{Current assets}}$$

Annexure-5

Short term investment to Current Assets Ratio

(Rs. In million)

Year	Bank											
	SCBNL			EBL			NABIL			NIBL		
	Short term Investment	Current Assets	Ratio	Short term Investment	Current Assets	Ratio	Short term Investment	Current Assets	Ratio	Short term Investment	Current Assets	Ratio
2007/08	13,553.23	28,471.10	0.476	4,984.31	21,262.48	0.234	8,945.31	26,966.50	0.332	6,505.68	26,830.26	0.242
2008/09	13,894.33	33,210.04	0.418	4,974.63	26,703.91	0.186	9,939.76	36,534.71	0.272	6,874.02	37,902.46	0.181
2009/10	20,227.63	40,441.69	0.500	5,863.55	36,405.26	0.161	10,826.38	43,206.41	0.251	7,399.81	51,949.67	0.142
2010/11	19,839.02	40,086.30	0.495	4,923.38	40,834.74	0.121	13,703.02	51,372.13	0.267	8,635.53	55,969.16	0.154
2011/12	17,250.19	43,695.95	0.395	7,659.00	45,691.02	0.168	13,081.21	57,206.35	0.229	7,423.11	57,248.38	0.130
Mean			0.457			0.174			0.270			0.170
S.D.			0.048			0.041			0.038			0.045
CV (%)			10.40			23.81			14.24			26.32

Source: Annual Reports of Standard Chartered Bank Nepal Ltd., Everest Bank Ltd., NABIL Bank Ltd. & Nepal Investment Bank Ltd.

Calculation of ratio as per formula below:

$$\text{Short term investment to current assets} = \frac{\text{Short term Investment}}{\text{Current assets}}$$

Annexure-6

Fixed deposit to Total deposit Ratio

(Rs. In million)

Year	Bank											
	SCBNL			EBL			NABIL			NIBL		
	Fixed Deposit	Total Deposit	Ratio	Fixed Deposit	Total Deposit	Ratio	Fixed Deposit	Total Deposit	Ratio	Fixed Deposit	Total Deposit	Ratio
2007/08	3,196.50	24,647.03	0.130	5,626.66	18,186.25	0.309	4,431.46	23,342.39	0.190	7,516.69	24,488.86	0.307
2008/09	3,301.01	29,743.99	0.111	6,446.18	23,976.31	0.269	8,464.09	31,915.05	0.265	7,944.23	34,451.73	0.231
2009/10	7,101.70	35,871.72	0.198	7,049.98	33,323.46	0.212	8,310.71	37,348.26	0.223	11,633.37	46,698.09	0.249
2010/11	9,175.08	35,182.73	0.261	10,440.28	36,932.31	0.283	14,711.16	46,410.70	0.317	16,825.15	50,094.73	0.336
2011/12	10,136.24	37,999.24	0.267	15,061.93	41,127.90	0.366	16,840.83	49,696.11	0.339	18,378.31	50,138.13	0.367
Mean			0.193			0.288			0.267			0.298
S.D.			0.072			0.057			0.062			0.057
CV (%)			37.31			19.67			23.42			19.25

Source: Annual Reports of Standard Chartered Bank Nepal Ltd., Everest Bank Ltd., NABIL Bank Ltd. & Nepal Investment Bank Ltd.

Calculation of ratio as per formula below:

$$\text{Fixed deposit to total deposit ratio} = \frac{\text{Fixed deposit}}{\text{Total deposit}}$$

Annexure-7

Loan & Advances to Total deposit Ratio

(Rs. In million)

Year	Bank											
	SCBNL			EBL			NABIL			NIBL		
	Loan & Advances	Total Deposit	Ratio	Loan & Advances	Total Deposit	Ratio	Loan & Advances	Total Deposit	Ratio	Loan & Advances	Total Deposit	Ratio
2007/08	10,502.64	24,647.03	0.426	13,664.99	18,186.25	0.751	15,545.78	23,342.39	0.666	17,286.43	24,488.86	0.706
2008/09	13,718.60	29,743.99	0.461	18,339.09	23,976.31	0.765	21,365.05	31,915.05	0.669	26,996.65	34,451.73	0.784
2009/10	13,679.76	35,871.72	0.381	23,884.67	33,323.46	0.717	27,589.93	37,348.26	0.739	36,241.21	46,698.09	0.776
2010/11	15,956.96	35,182.73	0.454	27,556.36	36,932.31	0.746	32,268.87	46,410.70	0.695	40,318.31	50,094.73	0.805
2011/12	18,427.27	37,999.24	0.485	31,057.69	41,127.90	0.755	38,034.10	49,696.11	0.765	41,095.51	50,138.13	0.820
Mean			0.441			0.747			0.707			0.778
S.D.			0.040			0.018			0.044			0.044
CV (%)			8.97			2.43			6.18			5.64

Source: Annual Reports of Standard Chartered Bank Nepal Ltd., Everest Bank Ltd., NABIL Bank Ltd. & Nepal Investment Bank Ltd.

Calculation of ratio as per formula below:

$$\text{Loan and advances to total deposit ratio} = \frac{\text{Loan and advances}}{\text{Total deposit}}$$

Annexure-8

Loan & Advances to Fixed deposit Ratio

(Rs. In million)

Year	Bank											
	SCBNL			EBL			NABIL			NIBL		
	Loan & Advances	Fixed Deposit	Ratio	Loan & Advances	Fixed Deposit	Ratio	Loan & Advances	Fixed Deposit	Ratio	Loan & Advances	Fixed Deposit	Ratio
2007/08	10,502.64	3,196.50	3.286	13,664.99	5,626.66	2.429	15,545.78	4,431.46	3.508	17,286.43	7,516.69	2.300
2008/09	13,718.60	3,301.01	4.156	18,339.09	6,446.18	2.845	21,365.05	8,464.09	2.524	26,996.65	7,944.23	3.398
2009/10	13,679.76	7,101.70	1.926	23,884.67	7,049.98	3.388	27,589.93	8,310.71	3.320	36,241.21	11,633.37	3.115
2010/11	15,956.96	9,175.08	1.739	27,556.36	10,440.28	2.639	32,268.87	14,711.16	2.193	40,318.31	16,825.15	2.396
2011/12	18,427.27	10,136.24	1.818	31,057.69	15,061.93	2.062	38,034.10	16,840.83	2.258	41,095.51	18,378.31	2.236
Mean			2.585			2.673			2.761			2.689
S.D.			1.084			0.494			0.613			0.531
CV (%)			41.92			18.47			22.19			19.74

Source: Annual Reports of Standard Chartered Bank Nepal Ltd., Everest Bank Ltd., NABIL Bank Ltd. & Nepal Investment Bank Ltd.

Calculation of ratio as per formula below:

$$\text{Loan and advances to fixed deposit ratio} = \frac{\text{Loan and advances}}{\text{Fixed deposit}}$$

Annexure-9

Loan & Advances to Total Assets Ratio

(Rs. In million)

Year	Bank											
	SCBNL			EBL			NABIL			NIBL		
	Loan & Advances	Total Assets	Ratio	Loan & Advances	Total Assets	Ratio	Loan & Advances	Total Assets	Ratio	Loan & Advances	Total Assets	Ratio
2007/08	10,502.64	28,596.69	0.367	13,664.99	21,432.58	0.638	15,545.78	27,253.39	0.570	17,286.43	27,590.85	0.627
2008/09	13,718.60	33,335.80	0.412	18,339.09	27,149.35	0.675	21,365.05	37,132.75	0.575	26,996.65	38,873.31	0.694
2009/10	13,679.76	40,587.47	0.337	23,884.67	36,917.35	0.647	27,589.93	43,867.40	0.629	36,241.21	53,010.80	0.684
2010/11	15,956.96	40,213.33	0.397	27,556.36	41,382.76	0.666	32,268.87	52,151.67	0.619	40,318.31	57,105.41	0.706
2011/12	18,427.27	43,810.51	0.421	31,057.69	46,236.21	0.672	38,034.10	58,141.44	0.654	41,095.51	58,356.83	0.704
Mean			0.387			0.660			0.610			0.683
S.D.			0.034			0.016			0.036			0.033
CV (%)			8.88			2.49			5.89			4.80

Source: Annual Reports of Standard Chartered Bank Nepal Ltd., Everest Bank Ltd., NABIL Bank Ltd. & Nepal Investment Bank Ltd.

Calculation of ratio as per formula below:

$$\text{Loan and advances to total assets ratio} = \frac{\text{Loan and advances}}{\text{Total assets}}$$

Annexure-10

Total investment to Total deposit Ratio

(Rs. In million)

Year	Bank											
	SCBNL			EBL			NABIL			NIBL		
	Total Investment	Total Deposit	Ratio	Total Investment	Total Deposit	Ratio	Total Investment	Total Deposit	Ratio	Total Investment	Total Deposit	Ratio
2007/08	13,553.23	24,647.03	0.550	4,984.31	18,186.25	0.274	8,945.31	23,342.39	0.383	6,505.68	24,488.86	0.266
2008/09	13,902.82	29,743.99	0.467	5,059.56	23,976.31	0.211	9,939.76	31,915.05	0.311	6,874.02	34,451.73	0.200
2009/10	20,236.12	35,871.72	0.564	5,948.48	33,323.46	0.179	10,826.38	37,348.26	0.290	7,399.81	46,698.09	0.158
2010/11	19,847.51	35,182.73	0.564	5,008.31	36,932.31	0.136	13,703.02	46,410.70	0.295	8,635.53	50,094.73	0.172
2011/12	17,258.68	37,999.24	0.454	7,743.93	41,127.90	0.188	13,081.21	49,696.11	0.263	7,423.11	50,138.13	0.148
Mean			0.520			0.197			0.309			0.189
S.D.			0.055			0.051			0.045			0.047
CV (%)			10.48			25.72			14.64			24.94

Source: Annual Reports of Standard Chartered Bank Nepal Ltd., Everest Bank Ltd., NABIL Bank Ltd. & Nepal Investment Bank Ltd.

Calculation of ratio as per formula below:

$$\text{Total investment to total deposit} = \frac{\text{Total investment}}{\text{Total deposit}}$$

Annexure-11
NPA to Total Loan Ratio

(Rs. In million)

Year	Bank											
	SCBNL			EBL			NABIL			NIBL		
	NPA	Loan & advances	Ratio (%)	NPA	Loan & advances	Ratio (times)	NPA	Loan & advances	Ratio (times)	NPA	Loan & advances	Ratio (times)
2007/08	192.20	10,502.64	1.830	109.32	13,664.99	0.800	178.29	15,545.78	1.147	421.97	17,286.43	2.441
2008/09	126.21	13,718.60	0.920	124.71	18,339.09	0.680	161.09	21,365.05	0.754	309.47	26,996.65	1.146
2009/10	90.29	13,679.76	0.660	114.65	23,884.67	0.480	224.82	27,589.93	0.815	213.91	36,241.21	0.590
2010/11	98.14	15,956.96	0.615	125.56	27,556.36	0.456	487.54	32,268.87	1.511	274.33	40,318.31	0.680
2011/12	115.80	18,427.27	0.628	108.51	31,057.69	0.349	689.85	38,034.10	1.814	395.28	41,095.51	0.962
Mean			0.931			0.553			1.208			1.164
S.D.			0.518			0.183			0.454			0.748
CV (%)			55.65			33.02			37.55			64.22

Source: Annual Reports of Standard Chartered Bank Nepal Ltd., Everest Bank Ltd., NABIL Bank Ltd. & Nepal Investment Bank Ltd.

Calculation of ratio as per formula below:

$$\text{NPA to Total Loan} = \frac{\text{Total NPA}}{\text{Total Loan}}$$

Annexure-12

Net Profit to Total Deposit Ratio

(Rs. In million)

Year	Bank											
	SCBNL			EBL			NABIL			NIBL		
	Net Profit	Total Deposit	Ratio(%)	Net Profit	Total Deposit	Ratio(%)	Net Profit	Total Deposit	Ratio(%)	Net Profit	Total Deposit	Ratio(%)
2007/08	691.67	24,647.03	2.806	296.41	18,186.25	1.630	673.96	23,342.39	2.887	501.40	24,488.86	2.047
2008/09	818.92	29,743.99	2.753	451.22	23,976.31	1.882	746.46	31,915.05	2.339	696.73	34,451.73	2.022
2009/10	1,025.11	35,871.72	2.858	638.73	33,323.46	1.917	1,031.04	37,348.26	2.761	900.63	46,698.09	1.929
2010/11	1,085.87	35,182.73	3.086	831.77	36,932.31	2.252	1,141.04	46,410.70	2.459	1,265.95	50,094.73	2.527
2011/12	1,119.17	37,999.24	2.945	931.31	41,127.90	2.264	1,340.62	49,696.11	2.698	1,176.64	50,138.13	2.347
Mean			2.890			1.989			2.629			2.174
S.D.			0.131			0.270			0.225			0.252
CV (%)			4.52			13.56			8.55			11.58

Source: Annual Reports of Standard Chartered Bank Nepal Ltd., Everest Bank Ltd., NABIL Bank Ltd. & Nepal Investment Bank Ltd.

Calculation of ratio as per formula below:

$$\text{Net profit to Total Deposit Ratio} = \frac{\text{Net Profit}}{\text{Total Deposits}}$$

Annexure-13

Net profit to Total assets Ratio

(Rs. In million)

Year	Bank											
	SCBNL			EBL			NABIL			NIBL		
	Net Profit	Total Assets	Ratio(%)	Net Profit	Total Assets	Ratio(%)	Net Profit	Total Assets	Ratio(%)	Net Profit	Total Assets	Ratio(%)
2007/08	691.67	28,596.69	2.419	296.41	21,432.58	1.383	673.96	27,253.39	2.473	501.40	27,590.85	1.817
2008/09	818.92	33,335.80	2.457	451.22	27,149.35	1.662	746.46	37,132.75	2.010	696.73	38,873.31	1.792
2009/10	1,025.11	40,587.47	2.526	638.73	36,917.35	1.730	1,031.04	43,867.40	2.350	900.63	53,010.80	1.699
2010/11	1,085.87	40,213.33	2.700	831.77	41,382.76	2.010	1,141.04	52,151.67	2.188	1,265.95	57,105.41	2.217
2011/12	1,119.17	43,810.51	2.555	931.31	46,236.21	2.014	1,340.62	58,141.44	2.306	1,176.64	58,356.83	2.016
Mean			2.531			1.760			2.265			1.908
S.D.			0.109			0.264			0.175			0.208
CV (%)			4.30			15.03			7.74			10.88

Source: Annual Reports of Standard Chartered Bank Nepal Ltd., Everest Bank Ltd., NABIL Bank Ltd. & Nepal Investment Bank Ltd.

Calculation of ratio as per formula below:

$$\text{Net profit to Total Assets Ratio} = \frac{\text{Net Profit}}{\text{Total Assets}}$$

Annexure-14

Net profit to Net worth Ratio

(Rs. In million)

Year	Bank											
	SCBNL			EBL			NABIL			NIBL		
	Net Profit	Net Worth	Ratio(%)	Net Profit	Net Worth	Ratio(%)	Net Profit	Net Worth	Ratio(%)	Net Profit	Net Worth	Ratio(%)
2007/08	691.67	2,116.35	32.682	296.41	1,201.52	24.670	673.96	2,057.04	32.764	501.40	1,878.12	26.697
2008/09	818.92	2,492.56	32.855	451.22	1,921.24	23.486	746.46	2,437.20	30.628	696.73	2,686.79	25.932
2009/10	1,025.11	3,052.47	33.583	638.73	2,203.62	28.985	1,031.04	3,130.24	32.938	900.63	3,907.84	23.047
2010/11	1,085.87	3,369.71	32.224	831.77	2,759.14	30.146	1,141.04	3,836.70	29.740	1,265.95	4,585.39	27.608
2011/12	1,119.17	3,677.78	30.431	931.31	3,113.55	29.912	1,340.62	4,566.52	29.358	1,176.64	5,159.76	22.804
Mean			32.355			27.440			31.085			25.218
S.D.			1.182			3.128			1.677			2.177
CV (%)			3.65			11.40			5.40			8.63

Source: Annual Reports of Standard Chartered Bank Nepal Ltd., Everest Bank Ltd., NABIL Bank Ltd. & Nepal Investment Bank Ltd.

Calculation of ratio as per formula below:

$$\text{Net profit to Net Worth} = \frac{\text{Net Profit}}{\text{Net Worth}}$$

Annexure-15

Total interest earned to Total assets Ratio

(Rs. In million)

Year	Bank											
	SCBNL			EBL			NABIL			NIBL		
	Total Interest Earned	Total Assets	Ratio(%)	Total Interest Earned	Total Assets	Ratio(%)	Total Interest Earned	Total Assets	Ratio(%)	Total Interest Earned	Total Assets	Ratio(%)
2007/08	1,411.98	28,596.69	4.938	1,144.41	21,432.58	5.340	1,587.76	27,253.39	5.826	1,584.99	27,590.85	5.745
2008/09	1,591.20	33,335.80	4.773	1,548.66	27,149.35	5.704	1,978.70	37,132.75	5.329	2,194.28	38,873.31	5.645
2009/10	1,887.22	40,587.47	4.650	2,186.81	36,917.35	5.924	2,798.49	43,867.40	6.379	3,267.94	53,010.80	6.165
2010/11	2,042.11	40,213.33	5.078	3,102.45	41,382.76	7.497	4,049.71	52,151.67	7.765	4,653.52	57,105.41	8.149
2011/12	2,718.70	43,810.51	6.206	4,331.03	46,236.21	9.367	5,254.03	58,141.44	9.037	5,803.44	58,356.83	9.945
Mean			5.129			6.766			6.867			7.130
S.D.			0.623			1.671			1.517			1.872
CV (%)			12.15			24.70			22.09			26.26

Source: Annual Reports of Standard Chartered Bank Nepal Ltd., Everest Bank Ltd., NABIL Bank Ltd. & Nepal Investment Bank Ltd.

Calculation of ratio as per formula below:

$$\text{Total Interest earn to Total Assets ratio} = \frac{\text{Total interest Earned}}{\text{Total Assets}}$$

Annexure-16

Total interest paid to Total assets Ratio

(Rs. In million)

Year	Bank											
	SCBNL			EBL			NABIL			NIBL		
	Total Interest Paid	Total Assets	Ratio(%)	Total Interest Paid	Total Assets	Ratio(%)	Total Interest Paid	Total Assets	Ratio(%)	Total Interest Paid	Total Assets	Ratio(%)
2007/08	413.06	28,596.69	1.444	517.17	21,432.58	2.413	555.71	27,253.39	2.039	685.53	27,590.85	2.485
2008/09	471.73	33,335.80	1.415	632.61	27,149.35	2.330	758.44	37,132.75	2.043	992.16	38,873.31	2.552
2009/10	543.79	40,587.47	1.340	1,012.87	36,917.35	2.744	1,153.28	43,867.40	2.629	1,686.97	53,010.80	3.182
2010/11	575.74	40,213.33	1.432	1,572.79	41,382.76	3.801	1,960.11	52,151.67	3.758	2,553.85	57,105.41	4.472
2011/12	1,003.10	43,810.51	2.290	2,535.88	46,236.21	5.485	2,955.43	58,141.44	5.083	3,620.34	58,356.83	6.204
Mean			1.584			3.354			3.110			3.779
S.D.			0.396			1.327			1.307			1.573
CV (%)			25.03			39.56			42.02			41.62

Source: Annual Reports of Standard Chartered Bank Nepal Ltd., Everest Bank Ltd., NABIL Bank Ltd. & Nepal Investment Bank Ltd.

Calculation of ratio as per formula below:

$$\text{Total Interest Paid to Total Assets Ratio} = \frac{\text{Total interest Paid}}{\text{Total Assets}}$$

Annexure-17
Debt-Equity Ratio

(Rs. In million)

Year	Bank											
	SCBNL			EBL			NABIL			NIBL		
	Total debt	Total Equity	Ratio (times)	Total debt	Total Equity	Ratio (times)	Total debt	Total Equity	Ratio (times)	Total debt	Total Equity	Ratio (times)
2007/08	26,480.34	2,116.35	12.512	20,231.06	1,201.52	16.838	25,196.35	2,057.04	12.249	25,712.73	1,878.12	13.691
2008/09	30,843.24	2,492.56	12.374	25,228.11	1,921.24	13.131	34,695.55	2,437.20	14.236	36,186.52	2,686.79	13.468
2009/10	37,535.00	3,052.47	12.297	34,713.73	2,203.62	15.753	40,737.16	3,130.24	13.014	49,102.96	3,907.84	12.565
2010/11	36,843.62	3,369.71	10.934	38,623.62	2,759.14	13.998	48,314.97	3,836.70	12.593	52,720.02	4,585.39	11.497
2011/12	40,132.73	3,677.78	10.912	43,122.66	3,113.55	13.850	53,574.92	4,566.52	11.732	53,197.07	5,159.76	10.310
Mean			11.806			14.714			12.765			12.306
S.D.			0.810			1.529			0.947			1.412
CV (%)			6.86			10.39			7.42			11.47

Source: Annual Reports of Standard Chartered Bank Nepal Ltd., Everest Bank Ltd., NABIL Bank Ltd. & Nepal Investment Bank Ltd.

Calculation of ratio as per formula below:

$$\text{Debt-equity Ratio} = \frac{\text{Total Debt}}{\text{Total Equity}}$$

Annexure-18
Debt to Total Assets Ratio

(Rs. In million)

Year	Bank											
	SCBNL			EBL			NABIL			NIBL		
	Total debt	Total Assets	Ratio (times)	Total debt	Total Assets	Ratio (times)	Total debt	Total Assets	Ratio (times)	Total debt	Total Assets	Ratio (times)
2007/08	26,480.34	28,596.69	0.926	20,231.06	21,432.58	0.944	25,196.35	27,253.39	0.925	25,712.73	27,590.85	0.932
2008/09	30,843.24	33,335.80	0.925	25,228.11	27,149.35	0.929	34,695.55	37,132.75	0.934	36,186.52	38,873.31	0.931
2009/10	37,535.00	40,587.47	0.925	34,713.73	36,917.35	0.940	40,737.16	43,867.40	0.929	49,102.96	53,010.80	0.926
2010/11	36,843.62	40,213.33	0.916	38,623.62	41,382.76	0.933	48,314.97	52,151.67	0.926	52,720.02	57,105.41	0.923
2011/12	40,132.73	43,810.51	0.916	43,122.66	46,236.21	0.933	53,574.92	58,141.44	0.921	53,197.07	58,356.83	0.912
Mean			0.922			0.936			0.927			0.925
S.D.			0.005			0.006			0.005			0.008
CV (%)			0.55			0.64			0.52			0.88

Source: Annual Reports of Standard Chartered Bank Nepal Ltd., Everest Bank Ltd., NABIL Bank Ltd. & Nepal Investment Bank Ltd.

Calculation of ratio as per formula below:

$$\text{Debt-Assets Ratio} = \frac{\text{Total Debt}}{\text{Total Assets}}$$

Annexure-19

Loan loss provision to Total loan & advances Ratio

(Rs. In million)

Year	Bank											
	SCBNL			EBL			NABIL			NIBL		
	Provision for loan losses	Loan & advances	Ratio (times)	Provision for loan losses	Loan & advances	Ratio (times)	Provision for loan losses	Loan & advances	Ratio (times)	Provision for loan losses	Loan & advances	Ratio (times)
2007/08	287.51	10,502.64	0.027	418.60	13,664.99	0.031	357.25	15,545.78	0.023	482.67	17,286.43	0.028
2008/09	245.39	13,718.60	0.018	497.35	18,339.09	0.027	394.41	21,365.05	0.018	532.65	26,996.65	0.020
2009/10	200.95	13,679.76	0.015	584.88	23,884.67	0.024	409.08	27,589.93	0.015	585.95	36,241.21	0.016
2010/11	219.63	15,956.96	0.014	600.04	27,556.36	0.022	762.09	32,268.87	0.024	630.13	40,318.31	0.016
2011/12	235.21	18,427.27	0.013	604.15	31,057.69	0.019	871.39	38,034.10	0.023	792.18	41,095.51	0.019
Mean			0.017			0.025			0.021			0.020
S.D.			0.006			0.004			0.004			0.005
CV (%)			34.42			17.79			18.52			24.92

Source: Annual Reports of Standard Chartered Bank Nepal Ltd., Everest Bank Ltd., NABIL Bank Ltd. & Nepal Investment Bank Ltd.

Calculation of ratio as per formula below:

$$\text{Loan loss provision to Total loan \& advances} = \frac{\text{Provision for possible loan losses}}{\text{Total loan \& advances}}$$

Annexure-20
Capital Adequacy Ratio

(Rs. In million)

Year	Bank											
	SCBNL			EBL			NABIL			NIBL		
	Capital fund	Total RWA	Ratio (%)	Capital fund	Total RWA	Ratio (%)	Capital fund	Total RWA	Ratio (%)	Capital fund	Total RWA	Ratio (%)
2007/08	2,225.28	14,168.42	15.706	1,676.12	14,976.74	11.191	2,307.63	19,166.67	12.040	2,851.62	23,435.63	12.168
2008/09	2,655.28	18,969.85	13.997	2,406.06	21,039.88	11.436	2,998.73	27,010.56	11.102	3,891.24	38,236.77	10.177
2009/10	3,190.37	21,703.18	14.700	2,703.87	23,843.65	11.340	3,727.08	34,816.50	10.705	5,095.35	45,312.27	11.245
2010/11	3,498.97	24,106.65	14.515	3,257.14	30,242.71	10.770	4,390.23	41,822.66	10.497	5,651.05	53,553.87	10.552
2011/12	3,835.59	26,974.34	14.219	3,605.84	34,583.55	10.426	5,173.40	48,884.97	10.583	6,324.63	57,993.93	10.906
Mean			14.627			11.033			10.985			11.009
S.D.			0.660			0.424			0.633			0.760
CV (%)			4.51			3.84			5.77			6.90

Source: Annual Reports of Standard Chartered Bank Nepal Ltd., Everest Bank Ltd., NABIL Bank Ltd. & Nepal Investment Bank Ltd.

Calculation of ratio as per formula below:

$$\text{Capital adequacy ratio} = \frac{\text{Capital Fund}}{\text{Total Risk Weighted Assets}}$$

Annexure-21
Price-Earnings Ratio

(Rs. In million)

Year	Bank											
	SCBNL			EBL			NABIL			NIBL		
	MVPS	EPS	Ratio (times)	MVPS	EPS	Ratio (times)	MVPS	EPS	Ratio (times)	MVPS	EPS	Ratio (times)
2007/08	5,900.00	167.37	35.251	2,430.00	78.42	30.987	5,050.00	137.08	36.840	1,729.00	62.57	27.633
2008/09	6,830.00	131.92	51.774	3,132.00	91.82	34.110	5,275.00	115.86	45.529	2,450.00	57.87	42.336
2009/10	6,010.00	109.99	54.641	2,455.00	99.99	24.552	4,899.00	113.44	43.186	1,388.00	37.42	37.092
2010/11	3,279.00	77.65	42.228	1,630.00	100.16	16.274	2,384.00	83.81	28.445	705.00	52.55	13.416
2011/12	1,800.00	69.51	25.896	1,094.00	83.18	13.152	1,252.00	70.67	17.716	515.00	48.84	10.545
Mean			41.958			23.815			34.343			26.204
S.D.			11.835			9.063			11.410			14.050
CV (%)			28.21			38.05			33.22			53.62

Source: Annual Reports of Standard Chartered Bank Nepal Ltd., Everest Bank Ltd., NABIL Bank Ltd. & Nepal Investment Bank Ltd.

Calculation of ratio as per formula below:

$$\text{P/E Ratio} = \frac{\text{Market Value Per Share}}{\text{Earning Per Share}}$$

Annexure-22
Market to Book Ratio

(Rs. In million)

Year	Bank											
	SCBNL			EBL			NABIL			NIBL		
	MVPS	BVPS	Ratio (times)	MVPS	BVPS	Ratio (times)	MVPS	BVPS	Ratio (times)	MVPS	BVPS	Ratio (times)
2007/08	5,900.00	512.12	11.521	2,430.00	280.82	8.653	5,050.00	418.00	12.081	1,729.00	234.00	7.389
2008/09	6,830.00	401.52	17.010	3,132.00	321.77	9.734	5,275.00	354.00	14.901	2,450.00	223.00	10.987
2009/10	6,010.00	327.53	18.349	2,455.00	345.23	7.111	4,899.00	324.00	15.120	1,388.00	162.00	8.568
2010/11	3,279.00	240.95	13.609	1,630.00	331.99	4.910	2,384.00	265.00	8.996	705.00	190.00	3.711
2011/12	1,800.00	228.41	7.881	1,094.00	277.91	3.937	1,252.00	225.00	5.564	515.00	171.00	3.012
Mean			13.674			6.869			11.333			6.733
S.D.			4.219			2.444			4.073			3.349
CV (%)			30.85			35.58			35.94			49.74

Source: Annual Reports of Standard Chartered Bank Nepal Ltd., Everest Bank Ltd., NABIL Bank Ltd. & Nepal Investment Bank Ltd.

Calculation of ratio as per formula below:

$$\text{Market to Book Ratio} = \frac{\text{Market Value Per Share}}{\text{Book Value Per Share}}$$

Annexure-23
Dividend yield Ratio

(Rs. In million)

Year	Bank											
	SCBNL			EBL			NABIL			NIBL		
	DPS	MVPS	Ratio (%)	DPS	MVPS	Ratio (%)	DPS	MVPS	Ratio (%)	DPS	MVPS	Ratio (%)
2007/08	130.00	5,900.00	2.203	30.00	2,430.00	1.235	140.00	5,050.00	2.772	30.00	1,729.00	1.735
2008/09	130.00	6,830.00	1.903	30.00	3,132.00	0.958	100.00	5,275.00	1.896	40.83	2,450.00	1.667
2009/10	100.00	6,010.00	1.664	30.00	2,455.00	1.222	85.00	4,899.00	1.735	20.00	1,388.00	1.441
2010/11	70.00	3,279.00	2.135	30.00	1,630.00	1.840	70.00	2,384.00	2.936	25.00	705.00	3.546
2011/12	50.00	1,800.00	2.778	10.00	1,094.00	0.914	30.00	1,252.00	2.396	50.00	515.00	9.709
Mean			2.137			1.234			2.347			3.619
S.D.			0.416			0.370			0.526			3.507
CV (%)			19.49			29.96			22.43			96.89

Source: Annual Reports of Standard Chartered Bank Nepal Ltd., Everest Bank Ltd., NABIL Bank Ltd. & Nepal Investment Bank Ltd.

Calculation of ratio as per formula below:

$$\text{Dividend Yield Ratio} = \frac{\text{Dividend Per Share}}{\text{Market Value Per Share}}$$

Annexure: 24

Correlation between total deposits (X) & loan & advances (Y) of SCBNL

Fiscal Year	X	Y	X²	Y²	X*Y
2007/8	24,647.03	10,502.64	607,476,087.82	110,305,446.97	258,858,883.16
2008/09	29,743.99	13,718.60	884,704,941.12	188,199,985.96	408,045,901.21
2009/10	35,871.72	13,679.76	1,286,780,295.76	187,135,833.66	490,716,520.39
2010/11	35,182.73	15,956.96	1,237,824,490.25	254,624,572.44	561,409,415.30
2011/12	37,999.24	18,427.27	1,443,942,240.58	339,564,279.65	700,222,255.27
Total Sum	163,444.71	72,285.23	5,460,728,055.53	1,079,830,118.68	2,419,252,975.34

$$\text{Correlation coefficient } (r_{xy}) = \frac{N \sum xy - \sum x \sum y}{(\sqrt{N \sum x^2 - (\sum x)^2})(\sqrt{N \sum y^2 - (\sum y)^2})} = 0.8794 \quad r^2 = 0.7733$$

$$P.E._r = 0.6745 * \frac{1-r^2}{\sqrt{N}}$$

$$6 * P.E._r = 0.4103$$

Annexure: 25

Correlation between total deposits (X) & loan & advances (Y) of EBL

Fiscal Year	X	Y	X²	Y²	X*Y
2007/08	18,186.25	13,664.99	330,739,689.06	186,731,951.70	248,514,924.39
2008/09	23,976.31	18,339.09	574,863,441.22	336,322,222.03	439,703,706.96
2009/10	33,323.46	23,884.67	1,110,452,986.37	570,477,461.01	795,919,845.36
2010/11	36,932.31	27,556.36	1,363,995,521.94	759,352,976.45	1,017,720,029.99
2011/12	41,127.90	31,057.69	1,691,504,158.41	964,580,108.14	1,277,337,568.55
Total Sum	153,546.23	114,502.80	5,071,555,797.00	2,817,464,719.32	3,779,196,075.25

$$\text{Correlation coefficient } (r_{xy}) = \frac{N \sum xy - \sum x \sum y}{(\sqrt{N \sum x^2 - (\sum x)^2})(\sqrt{N \sum y^2 - (\sum y)^2})} = 0.9967 \quad r^2 = 0.9934$$

$$P.E._r = 0.6745 * \frac{1-r^2}{\sqrt{N}} = 0.0020$$

$$6 * P.E._r = 0.0119$$

Annexure: 26

Correlation between total deposits (X) & loan & advances (Y) of NABIL

Fiscal Year	X	Y	X²	Y²	X*Y
2007/08	23,342.39	15,545.78	544,867,170.91	241,671,275.81	362,875,659.61
2008/09	31,915.05	21,365.05	1,018,570,416.50	456,465,361.50	681,866,639.00
2009/10	37,348.26	27,589.93	1,394,892,525.03	761,204,237.40	1,030,435,879.02
2010/11	46,410.70	32,268.87	2,153,953,074.49	1,041,279,971.08	1,497,620,844.91
2011/12	49,696.11	38,034.10	2,469,703,349.13	1,446,592,762.81	1,890,146,817.35
Total Sum	188,712.51	134,803.73	7,581,986,536.06	3,947,213,608.60	5,462,945,839.90

$$\text{Correlation coefficient } (r_{xy}) = \frac{N \sum xy - \sum x \sum y}{(\sqrt{N \sum x^2 - (\sum x)^2})(\sqrt{N \sum y^2 - (\sum y)^2})} = 0.9894 \quad r^2 = 0.9790$$

$$P.E._r = 0.6745 * \frac{1-r^2}{\sqrt{N}} = 0.0063$$

$$6 * P.E._r = 0.0381$$

Annexure: 27

Correlation between total deposits (X) & loan & advances (Y) of NIBL

Fiscal Year	X	Y	X²	Y²	X*Y
2007/08	24,488.86	17,286.43	599,704,264.10	298,820,662.14	423,324,964.17
2008/09	34,451.73	26,996.65	1,186,921,699.99	728,819,111.22	930,081,296.70
2009/10	46,698.09	36,241.21	2,180,711,609.65	1,313,425,302.26	1,692,395,286.29
2010/11	50,094.73	40,318.31	2,509,481,973.77	1,625,566,121.26	2,019,734,853.51
2011/12	50,138.13	41,095.51	2,513,832,079.90	1,688,840,942.16	2,060,452,022.80
Total Sum	205,871.54	161,938.11	8,990,651,627.41	5,655,472,139.05	7,125,988,423.47

$$\text{Correlation coefficient } (r_{xy}) = \frac{N \sum xy - \sum x \sum y}{(\sqrt{N \sum x^2 - (\sum x)^2})(\sqrt{N \sum y^2 - (\sum y)^2})} = 0.9975 \quad r^2 = 0.9949$$

$$P.E._r = 0.6745 * \frac{1-r^2}{\sqrt{N}} = 0.0015$$

$$6 * P.E._r = 0.0091$$

Annexure: 28

Correlation between total deposits (X) & investments (Y) of SCBNL

Year	X	Y	X²	Y²	X*Y
2007/08	24,647.03	13,553.23	607,476,087.82	183,690,043.43	334,046,866.41
2008/09	29,743.99	13,902.82	884,704,941.12	193,288,403.95	413,525,339.05
2009/10	35,871.72	20,236.12	1,286,780,295.76	409,500,552.65	725,904,430.53
2010/11	35,182.73	19,847.51	1,237,824,490.25	393,923,653.20	698,289,585.50
2011/12	37,999.24	17,258.68	1,443,942,240.58	297,862,035.34	655,816,723.40
Total Sum	163,444.71	84,798.36	5,460,728,055.53	1,478,264,688.58	2,827,582,944.89

$$\text{Correlation coefficient } (r_{xy}) = \frac{N \sum xy - \sum x \sum y}{(\sqrt{N \sum x^2 - (\sum x)^2})(\sqrt{N \sum y^2 - (\sum y)^2})} = 0.8087 \quad r^2 = 0.6540$$

$$P.E._r = 0.6745 * \frac{1-r^2}{\sqrt{N}} = 0.1044$$

$$6 * P.E._r = 0.6261$$

Annexure: 29

Correlation between total deposits (X) & investments (Y) of EBL

Year	X	Y	X²	Y²	X*Y
2007/08	18,186.25	4,984.31	330,739,689.06	24,843,346.18	90,645,907.74
2008/09	23,976.31	5,059.56	574,863,441.22	25,599,147.39	121,309,579.02
2009/10	33,323.46	5,948.48	1,110,452,986.37	35,384,414.31	198,223,935.34
2010/11	36,932.31	5,008.31	1,363,995,521.94	25,083,169.06	184,968,457.50
2011/12	41,127.90	7,743.93	1,691,504,158.41	59,968,451.84	318,491,578.65
Total Sum	153,546.23	28,744.59	5,071,555,797.00	170,878,528.78	913,639,458.25

$$\text{Correlation coefficient } (r_{xy}) = \frac{N \sum xy - \sum x \sum y}{(\sqrt{N \sum x^2 - (\sum x)^2})(\sqrt{N \sum y^2 - (\sum y)^2})} = 0.6904 \quad r^2 = 0.4766$$

$$P.E._r = 0.6745 * \frac{1-r^2}{\sqrt{N}} = 0.1579$$

$$6 * P.E._r = 0.9472$$

Annexure: 30

Correlation between total deposits (X) & Investments (Y) of NABIL

Year	X	Y	X²	Y²	X*Y
2007/08	23,342.39	8,945.31	544,867,170.91	80,018,571.00	208,804,914.69
2008/09	31,915.05	9,939.76	1,018,570,416.50	98,798,828.86	317,227,937.39
2009/10	37,348.26	10,826.38	1,394,892,525.03	117,210,503.90	404,346,455.10
2010/11	46,410.70	13,703.02	2,153,953,074.49	187,772,757.12	635,966,750.31
2011/12	49,696.11	13,081.21	2,469,703,349.13	171,118,055.06	650,085,251.09
Total Sum	188,712.51	56,495.68	7,581,986,536.06	654,918,715.94	2,216,431,308.58

$$\text{Correlation coefficient } (r_{xy}) = \frac{N \sum xy - \sum x \sum y}{(\sqrt{N \sum x^2 - (\sum x)^2})(\sqrt{N \sum y^2 - (\sum y)^2})} = 0.9644 \quad r^2 = 0.9301$$

$$P.E._r = 0.6745 * \frac{1-r^2}{\sqrt{N}} = 0.0211$$

$$6 * P.E._r = 0.1265$$

Annexure: 31

Correlation between total deposits (X) & investments (Y) of NIBL

Year	X	Y	X²	Y²	X*Y
2007/08	24,488.86	6,505.68	599,704,264.10	42,323,872.26	159,316,686.72
2008/09	34,451.73	6,874.02	1,186,921,699.99	47,252,150.96	236,821,881.05
2009/10	46,698.09	7,399.81	2,180,711,609.65	54,757,188.04	345,556,993.36
2010/11	50,094.73	8,635.53	2,509,481,973.77	74,572,378.38	432,594,543.76
2011/12	50,138.13	7,423.11	2,513,832,079.90	55,102,562.07	372,180,854.18
Total Sum	205,871.54	36,838.15	8,990,651,627.41	274,008,151.71	1,546,470,959.08

$$\text{Correlation coefficient } (r_{xy}) = \frac{N \sum xy - \sum x \sum y}{(\sqrt{N \sum x^2 - (\sum x)^2})(\sqrt{N \sum y^2 - (\sum y)^2})} = 0.8123 \quad r^2 = 0.6598$$

$$P.E._r = 0.6745 * \frac{1-r^2}{\sqrt{N}} = 0.1026$$

$$6 * P.E._r = 0.6157$$

Annexure: 32

Correlation between investments (X) & net profit (Y) of SCBNL

Year	X	Y	X²	Y²	X*Y
2007/08	13,553.23	691.67	183,690,043.43	478,407.39	9,374,362.59
2008/09	13,902.82	818.92	193,288,403.95	670,629.97	11,385,297.35
2009/10	20,236.12	1,025.11	409,500,552.65	1,050,850.51	20,744,248.97
2010/11	19,847.51	1,085.87	393,923,653.20	1,179,113.66	21,551,815.68
2011/12	17,258.68	1,119.17	297,862,035.34	1,252,541.49	19,315,396.90
Total Sum	84,798.36	4,740.74	1,478,264,688.58	4,631,543.01	82,371,121.50

$$\text{Correlation coefficient } (r_{xy}) = \frac{N \sum xy - \sum x \sum y}{(\sqrt{N \sum x^2 - (\sum x)^2})(\sqrt{N \sum y^2 - (\sum y)^2})} = 0.8414 \quad r^2 = 0.7080$$

$$P.E._r = 0.6745 * \frac{1-r^2}{\sqrt{N}} = 0.0881$$

$$6 * P.E._r = 0.5285$$

Annexure: 33

Correlation between investments (X) & net profit (Y) of EBL

Year	X	Y	X²	Y²	X*Y
2007/08	4,984.31	296.41	24,843,346.18	87,858.89	1,477,399.33
2008/09	5,059.56	451.22	25,599,147.39	203,599.49	2,282,974.66
2009/10	5,948.48	638.73	35,384,414.31	407,976.01	3,799,472.63
2010/11	5,008.31	831.77	25,083,169.06	691,841.33	4,165,762.01
2011/12	7,743.93	931.31	59,968,451.84	867,338.32	7,211,999.45
Total Sum	28,744.59	3,149.44	170,878,528.78	2,258,614.04	18,937,608.08

$$\text{Correlation coefficient } (r_{xy}) = \frac{N \sum xy - \sum x \sum y}{(\sqrt{N \sum x^2 - (\sum x)^2})(\sqrt{N \sum y^2 - (\sum y)^2})} = 0.6688 \quad r^2 = 0.4473$$

$$P.E._r = 0.6745 * \frac{1-r^2}{\sqrt{N}} = 0.1667$$

$$6 * P.E._r = 1.0004$$

Annexure: 34

Correlation between investments (X) & net profit (Y) of NABIL

Year	X	Y	X²	Y²	X*Y
2007/08	8,945.31	673.96	80,018,571.00	454,222.08	6,028,781.13
2008/09	9,939.76	746.46	98,798,828.86	557,202.53	7,419,633.25
2009/10	10,826.38	1,031.04	117,210,503.90	1,063,043.48	11,162,430.84
2010/11	13,703.02	1,141.04	187,772,757.12	1,301,972.28	15,635,693.94
2011/12	13,081.21	1,340.62	171,118,055.06	1,797,261.98	17,536,931.75
Total Sum	56,495.68	4,933.12	654,918,715.94	5,173,702.36	57,783,470.90

$$\text{Correlation coefficient } (r_{xy}) = \frac{N \sum xy - \sum x \sum y}{(\sqrt{N \sum x^2 - (\sum x)^2})(\sqrt{N \sum y^2 - (\sum y)^2})} = 0.9068 \quad r^2 = 0.8222$$

$$P.E._r = 0.6745 * \frac{1-r^2}{\sqrt{N}} = 0.0536$$

$$6 * P.E._r = 0.3218$$

Annexure: 35

Correlation between investments (X) & net profit (Y) of NIBL

Year	X	Y	X²	Y²	X*Y
2007/08	6,505.68	501.40	42,323,872.26	251,401.96	3,261,947.95
2008/09	6,874.02	696.73	47,252,150.96	485,432.69	4,789,335.95
2009/10	7,399.81	900.63	54,757,188.04	811,134.40	6,664,490.88
2010/11	8,635.53	1,265.95	74,572,378.38	1,602,629.40	10,932,149.20
2011/12	7,423.11	1,176.64	55,102,562.07	1,384,481.69	8,734,328.15
Total Sum	36,838.15	4,541.35	274,008,151.71	4,535,080.14	34,382,252.14

$$\text{Correlation coefficient } (r_{xy}) = \frac{N \sum xy - \sum x \sum y}{(\sqrt{N \sum x^2 - (\sum x)^2})(\sqrt{N \sum y^2 - (\sum y)^2})} = 0.8942 \quad r^2 = 0.7996$$

$$P.E._r = 0.6745 * \frac{1-r^2}{\sqrt{N}} = 0.0605$$

$$6 * P.E._r = 0.3628$$

Annexure: 36

Correlation between loan & advances (X) & net profit (Y) of SCBNL

Year	X	Y	X²	Y²	X*Y
2007/08	10,502.64	691.67	110,305,446.97	478,407.39	7,264,361.01
2008/09	13,718.60	818.92	188,199,985.96	670,629.97	11,234,435.91
2009/10	13,679.76	1,025.11	187,135,833.66	1,050,850.51	14,023,258.77
2010/11	15,956.96	1,085.87	254,624,572.44	1,179,113.66	17,327,184.16
2011/12	18,427.27	1,119.17	339,564,279.65	1,252,541.49	20,623,247.77
Total Sum	72,285.23	4,740.74	1,079,830,118.68	4,631,543.01	70,472,487.62

$$\text{Correlation coefficient } (r_{xy}) = \frac{N \sum xy - \sum x \sum y}{(\sqrt{N \sum x^2 - (\sum x)^2})(\sqrt{N \sum y^2 - (\sum y)^2})} = 0.8876 \quad r^2 = 0.7879$$

$$P.E._r = 0.6745 * \frac{1-r^2}{\sqrt{N}} = 0.0640$$

$$6 * P.E._r = 0.3839$$

Annexure: 37

Correlation between loan & advances (X) & net profit (Y) of EBL

Year	X	Y	X²	Y²	X*Y
2007/08	13,664.99	296.41	186,731,951.70	87,858.89	4,050,439.69
2008/09	18,339.09	451.22	336,322,222.03	203,599.49	8,274,964.19
2009/10	23,884.67	638.73	570,477,461.01	407,976.01	15,255,855.27
2010/11	27,556.36	831.77	759,352,976.45	691,841.33	22,920,553.56
2011/12	31,057.69	931.31	964,580,108.14	867,338.32	28,924,337.27
Total Sum	114,502.80	3,149.44	2,817,464,719.32	2,258,614.04	79,426,149.98

$$\text{Correlation coefficient } (r_{xy}) = \frac{N \sum xy - \sum x \sum y}{(\sqrt{N \sum x^2 - (\sum x)^2})(\sqrt{N \sum y^2 - (\sum y)^2})} = 0.9968 \quad r^2 = 0.9935$$

$$P.E._r = 0.6745 * \frac{1-r^2}{\sqrt{N}} = 0.0019$$

$$6 * P.E._r = 0.0117$$

Annexure: 38

Correlation between loan & advances (X) & net profit (Y) of NABIL

Year	X	Y	X²	Y²	X*Y
2007/08	15,545.78	673.96	241,671,275.81	454,222.08	10,477,233.89
2008/09	21,365.05	746.46	456,465,361.50	557,202.53	15,948,155.22
2009/10	27,589.93	1,031.04	761,204,237.40	1,063,043.48	28,446,321.43
2010/11	32,268.87	1,141.04	1,041,279,971.08	1,301,972.28	36,820,071.42
2011/12	38,034.10	1,340.62	1,446,592,762.81	1,797,261.98	50,989,275.14
Total Sum	134,803.73	4,933.12	3,947,213,608.60	5,173,702.36	142,681,057.11

$$\text{Correlation coefficient } (r_{xy}) = \frac{N \sum xy - \sum x \sum y}{(\sqrt{N \sum x^2 - (\sum x)^2})(\sqrt{N \sum y^2 - (\sum y)^2})} = 0.9885 \quad r^2 = 0.9772$$

$$P.E._r = 0.6745 * \frac{1-r^2}{\sqrt{N}} = 0.0069$$

$$6 * P.E._r = 0.0412$$

Annexure: 39

Correlation between loan & advances (X) & net profit (Y) of NIBL

Year	X	Y	X²	Y²	X*Y
2007/08	17,286.43	501.40	298,820,662.14	251,401.96	8,667,416.00
2008/09	26,996.65	696.73	728,819,111.22	485,432.69	18,809,375.95
2009/10	36,241.21	900.63	1,313,425,302.26	811,134.40	32,639,920.96
2010/11	40,318.31	1,265.95	1,625,566,121.26	1,602,629.40	51,040,964.54
2011/12	41,095.51	1,176.64	1,688,840,942.16	1,384,481.69	48,354,620.89
Total Sum	161,938.11	4,541.35	5,655,472,139.05	4,535,080.14	159,512,298.35

$$\text{Correlation coefficient } (r_{xy}) = \frac{N \sum xy - \sum x \sum y}{(\sqrt{N \sum x^2 - (\sum x)^2})(\sqrt{N \sum y^2 - (\sum y)^2})} = 0.9575 \quad r^2 = 0.9167$$

$$P.E._r = 0.6745 * \frac{1-r^2}{\sqrt{N}} = 0.0251$$

$$6 * P.E._r = 0.01507$$

Annexure: 40
Trend Analysis of Total Deposits
For SCBNL

Year	SCBNL			
	Total Deposit(y)	x	x ²	x*y
2007/08	24,647.03	(2.00)	4.00	(49,294.06)
2008/09	29,743.99	(1.00)	1.00	(29,743.99)
2009/10	35,871.72	-	-	-
2010/11	35,182.73	1.00	1.00	35,182.73
2011/12	37,999.24	2.00	4.00	75,998.48
Total	163,444.71	-	10.00	32,143.16

Where, $a = \frac{\sum y}{N} = 32,668.94$

$b = \frac{\sum xy}{\sum x^2} = 3,214.32$

Trend line(y_c) = $a + bx = 32,668.94 + 3,214.32x$

Total Deposits in year 2012/13 = $32,668.94 + 3,214.32 * 3 = 42,331.89$

Total Deposits in year 2013/14 = $32,668.94 + 3,214.32 * 4 = 45,546.21$

Total Deposits in year 2014/15 = $32,668.94 + 3,214.32 * 5 = 48,760.52$

Total Deposits in year 2015/16 = $32,668.94 + 3,214.32 * 6 = 51,974.84$

Total Deposits in year 2016/17 = $32,668.94 + 3,214.32 * 7 = 55,189.15$

Annexure:41
Trend Analysis of Total Deposits
For EBL

Year	EBL			
	Total Deposit (y)	x	x ²	x*y
2007/08	18,186.25	(2.00)	4.00	(36,372.50)
2008/09	23,976.31	(1.00)	1.00	(23,976.31)
2009/10	33,323.46	-	-	-
2010/11	36,932.31	1.00	1.00	36,932.31
2011/12	41,127.90	2.00	4.00	82,255.80
Total	153,546.23	-	10.00	58,839.30

Where, $a = \frac{\sum y}{N} = 30,709.25$

$b = \frac{\sum xy}{\sum x^2} = 5,883.93$

Trend line(y_c) = $a + bx = 30,709.25 + 5,883.93x$

Total Deposits in year 2021/13 = $30,709.25 + 5,883.93 * 3 = 48,361.04$

Total Deposits in year 2013/14 = $30,709.25 + 5,883.93 * 4 = 54,244.97$

Total Deposits in year 2014/15 = $30,709.25 + 5,883.93 * 5 = 60,128.90$

Total Deposits in year 2015/16 = $30,709.25 + 5,883.93 * 6 = 66,012.83$

Total Deposits in year 2016/17 = $30,709.25 + 5,883.93 * 7 = 71,896.76$

Annexure : 42
Trend Analysis of Total Deposits
For NABIL

Year	NABIL			
	Total Deposit (y)	x	x ²	x*y
2007/08	23,342.39	(2.00)	4.00	(46,684.78)
2008/09	31,915.05	(1.00)	1.00	(31,915.05)
2009/10	37,348.26	-	-	-
2010/11	46,410.70	1.00	1.00	46,410.70
2011/12	49,696.11	2.00	4.00	99,392.22
Total	188,712.51	-	10.00	67,203.09

Where, $a = \frac{\sum y}{N} = 37,742.50$

$b = \frac{\sum xy}{\sum x^2} = 6,720.31$

Trend line(y_c) = $a+bx=37,742.50+6,720.31 x$

Total Deposits in year 2012/13= $37,742.50+6,720.31*3 = 57,903.43$

Total Deposits in year 2013/14= $37,742.50+6,720.31*4 =64,623.74$

Total Deposits in year 2014/15= $37,742.50+6,720.31*5 = 71,344.05$

Total Deposits in year 2015/16= $37,742.50+6,720.31*6 = 78,064.36$

Total Deposits in year 2016/17= $37,742.50+6,720.31*7 = 84,784.67$

Annexure:43
Trend Analysis of Total Deposits
For NIBL

Year	NIBL			
	Total Deposit (y)	x	x ²	x*y
2007/08	24,488.86	(2.00)	4.00	(48,977.72)
2008/09	34,451.73	(1.00)	1.00	(34,451.73)
2009/10	46,698.09	-	-	-
2010/11	50,094.73	1.00	1.00	50,094.73
2011/12	50,138.13	2.00	4.00	100,276.26
Total	205,871.54	-	10.00	66,941.54

Where, $a = \frac{\sum y}{N} = 41,174.31$

$b = \frac{\sum xy}{\sum x^2} = 6,694.15$

Trend line(y_c) = $a+bx=41,174.31+6,694.15 x$

Total Deposits in year 2012/13= $41,174.31+6,694.15*3 = 61,256.77$

Total Deposits in year 2013/14= $41,174.31+6,694.15*4 = 67,950.92$

Total Deposits in year 2014/15= $41,174.31+6,694.15*5 = 74,645.08$

Total Deposits in year 2015/16= $41,174.31+6,694.15*6 = 81,339.23$

Total Deposits in year 2016/17= $41,174.31+6,694.15*7 = 88,033.39$

Annexure : 44
Trend Analysis of Loan & Advances
For SCBNL

Year	SCBNL			
	Loan & Advances (y)	x	x ²	x*y
2007/08	10,502.64	(2.00)	4.00	(21,005.28)
2008/09	13,718.60	(1.00)	1.00	(13,718.60)
2009/10	13,679.76	-	-	-
2010/11	15,956.96	1.00	1.00	15,956.96
2011/12	18,427.27	2.00	4.00	36,854.54
Total	72,285.23	-	10.00	18,087.62

Where, $a = \frac{\sum y}{N} = 14,457.05$

$b = \frac{\sum xy}{\sum x^2} = 1,808.76$

Trend line(y_c) = $a+bx=14,457.05+1,808.76 x$

Total Loan & Advances in year 2012/13= $14,457.05+1,808.76*3 = 19,883.33$

Total Loan & Advances in year 2013/14= $14,457.05+1,808.76*4 =21,692.09$

Total Loan & Advances in year 2014/15= $14,457.05+1,808.76*5 = 23,500.86$

Total Loan & Advances in year 2015/16= $14,457.05+1,808.76*6 = 25,309.62$

Total Loan & Advances in year 2016/17= $14,457.05+1,808.76*7 = 27,118.38$

Annexure:45
Trend Analysis of Loan & Advances
For EBL

Year	EBL			
	Loan & Advances (y)	x	x ²	x*y
2007/08	13,664.99	(2.00)	4.00	(27,329.98)
2008/09	18,339.09	(1.00)	1.00	(18,339.09)
2009/10	23,884.67	-	-	-
2010/11	27,556.36	1.00	1.00	27,556.36
2011/12	31,057.69	2.00	4.00	62,115.38
Total	114,502.80	-	10.00	44,002.67

Where, $a = \frac{\sum y}{N} = 22,900.56$

$b = \frac{\sum xy}{\sum x^2} = 4,400.27$

Trend line(y_c) = $a+bx=22,900.56+4,400.27 x$

Total Loan & Advances in year 2012/13= $22,900.56+4,400.27*3 = 36,101.36$

Total Loan & Advances in year 2013/14= $22,900.56+4,400.27*4 = 40,501.63$

Total Loan & Advances in year 2014/15= $22,900.56+4,400.27*5 = 44,901.90$

Total Loan & Advances in year 2015/16= $22,900.56+4,400.27*6 = 49,302.16$

Total Loan & Advances in year 2016/17= $22,900.56+4,400.27*7 = 53,702.43$

Annexure : 46
Trend Analysis of Loan & Advances
For NABIL

Year	NABIL			
	Loan & Advances (y)	x	x ²	x*y
2007/08	15,545.78	(2.00)	4.00	(31,091.56)
2008/09	21,365.05	(1.00)	1.00	(21,365.05)
2009/10	27,589.93	-	-	-
2010/11	32,268.87	1.00	1.00	32,268.87
2011/12	38,034.10	2.00	4.00	76,068.20
Total	134,803.73	-	10.00	55,880.46

Where, $a = \frac{\sum y}{N} = 26,960.75$

$b = \frac{\sum xy}{\sum x^2} = 5,588.05$

Trend line(y_c) = $a+bx=26,960.75+5,588.05 x$

Total Loan & Advances in year 2012/13= $26,960.75+5,588.05*3 = 43,724.88$

Total Loan & Advances in year 2013/14= $26,960.75+5,588.05*4 =49,312.93$

Total Loan & Advances in year 2014/15= $26,960.75+5,588.05*5 = 54,900.98$

Total Loan & Advances in year 2015/16= $26,960.75+5,588.05*6 = 60,489.02$

Total Loan & Advances in year 2016/17= $26,960.75+5,588.05*7 = 66,077.07$

Annexure:47
Trend Analysis of Loan & Advances
For NIBL

Year	NIBL			
	Loan & Advances (y)	x	x ²	x*y
2007/08	17,286.43	(2.00)	4.00	(34,572.86)
2008/09	26,996.65	(1.00)	1.00	(26,996.65)
2009/10	36,241.21	-	-	-
2010/11	40,318.31	1.00	1.00	40,318.31
2011/12	41,095.51	2.00	4.00	82,191.02
Total	161,938.11	-	10.00	60,939.82

Where, $a = \frac{\sum y}{N} = 32,387.62$

$b = \frac{\sum xy}{\sum x^2} = 6,093.98$

Trend line(y_c) = $a+bx=32,387.62+6,093.98 x$

Total Loan & Advances in year 2012/13= $32,387.62+6,093.98*3 = 50,669.57$

Total Loan & Advances in year 2013/14= $32,387.62+6,093.98*4 = 56,763.55$

Total Loan & Advances in year 2014/15= $32,387.62+6,093.98*5= 62,857.53$

Total Loan & Advances in year 2015/16= $32,387.62+6,093.98*6= 68,951.51$

Total Loan & Advances in year 2016/17= $32,387.62+6,093.98*7= 75,045.50$

Annexure : 48
Trend Analysis of Total Investments
For SCBNL

Year	SCBNL			
	Investment (y)	x	x ²	x*y
2007/08	13,553.23	(2.00)	4.00	(27,106.46)
2008/09	13,902.82	(1.00)	1.00	(13,902.82)
2009/10	20,236.12	-	-	-
2010/11	19,847.51	1.00	1.00	19,847.51
2011/12	17,258.68	2.00	4.00	34,517.36
Total	84,798.36	-	10.00	13,355.59

Where, $a = \frac{\sum y}{N} = 16,959.67$

$b = \frac{\sum xy}{\sum x^2} = 1,335.56$

Trend line(y_c) = $a+bx=16,959.67+1,335.56 x$

Total Investments in year 2012/13= $16,959.67+1,335.56*3 = 20,966.35$

Total Investments in year 2013/14= $16,959.67+1,335.56*4 = 22,301.91$

Total Investments in year 2014/15= $16,959.67+1,335.56*5 = 23,637.47$

Total Investments in year 2015/16= $16,959.67+1,335.56*6 = 24,973.03$

Total Investments in year 2016/17= $16,959.67+1,335.56*7 = 26,308.59$

Annexure:49
Trend Analysis of Total Investments
For EBL

Year	EBL			
	Investment (y)	x	x ²	x*y
2007/08	4,984.31	(2.00)	4.00	(9,968.62)
2008/09	5,059.56	(1.00)	1.00	(5,059.56)
2009/10	5,948.48	-	-	-
2010/11	5,008.31	1.00	1.00	5,008.31
2011/12	7,743.93	2.00	4.00	15,487.86
Total	28,744.59	-	10.00	5,467.99

Where, $a = \frac{\sum y}{N} = 5,748.92$

$b = \frac{\sum xy}{\sum x^2} = 546.79$

Trend line(y_c) = $a+bx=5,748.92+546.79 x$

Total Investments in year 2012/13= $5,748.92+546.79*3 = 7,389.32$

Total Investments in year 2013/14= $5,748.92+546.79*4 = 7,936.11$

Total Investments in year 2014/15= $5,748.92+546.79*5 = 8,482.91$

Total Investments in year 2015/16= $5,748.92+546.79*6 = 9,029.71$

Total Investments in year 2016/17= $5,748.92+546.79*7 = 9,576.51$

Annexure : 50
Trend Analysis of Total Investments
For NABIL

Year	NABIL			
	Investment (y)	x	x ²	x*y
2007/08	8,945.31	(2.00)	4.00	(17,890.62)
2008/09	9,939.76	(1.00)	1.00	(9,939.76)
2009/10	10,826.38	-	-	-
2010/11	13,703.02	1.00	1.00	13,703.02
2011/12	13,081.21	2.00	4.00	26,162.42
Total	56,495.68	-	10.00	12,035.06

Where, $a = \frac{\sum y}{N} = 11,299.14$

$$b = \frac{\sum xy}{\sum x^2} = 1,203.51$$

Trend line(y_c) = $a+bx=11,299.14+1,203.51 x$

Total Investments in year 2012/13= $11,299.14+1,203.51*3 = 14,909.65$

Total Investments in year 2013/14= $11,299.14+1,203.51*4 = 16,113.16$

Total Investments in year 2014/15= $11,299.14+1,203.51*5 = 17,316.67$

Total Investments in year 2015/16= $11,299.14+1,203.51*6 = 18,520.17$

Total Investments in year 2016/17= $11,299.14+1,203.51*7 = 19,723.68$

Annexure:51
Trend Analysis of Total Investments
For NIBL

Year	NIBL			
	Investment (y)	x	x ²	x*y
2007/08	6,505.68	(2.00)	4.00	(13,011.36)
2008/09	6,874.02	(1.00)	1.00	(6,874.02)
2009/10	7,399.81	-	-	-
2010/11	8,635.53	1.00	1.00	8,635.53
2011/12	7,423.11	2.00	4.00	14,846.22
Total	36,838.15	-	10.00	3,596.37

Where, $a = \frac{\sum y}{N} = 7,367.63$

$$b = \frac{\sum xy}{\sum x^2} = 359.64$$

Trend line(y_c) = $a+bx=7,367.63+359.64 x$

Total Investments in year 2012/13= $7,367.63+359.64*3 = 8,446.54$

Total Investments in year 2013/14= $7,367.63+359.64*4 = 8,806.18$

Total Investments in year 2014/15= $7,367.63+359.64*5 = 9,165.82$

Total Investments in year 2015/16= $7,367.63+359.64*6 = 9,525.45$

Total Investments in year 2016/17= $7,367.63+359.64*7 = 9,885.09$