

Appendix:-1

Current Ratio (Times)

FY	2062/63	2063/64	2064/65	2065/66	2066/67	Mean	CV
HBL	1.06	1.07	1.08	1.07	1.07	1.07	0.60%
EBL	1.08	1.07	1.07	1.07	1.08	1.07	0.52%
SBI	1.15	1.18	1.22	1.06	1.06	1.14	5.73%

Source: - Annual report

Appendix:-2

Quick Ratio(Times)

FY	2062/63	2063/64	2064/65	2065/66	2066/67	Mean	CV
HBL	0.5	0.5	0.47	0.36	0.33	0.43	16.75%
EBL	0.4	0.37	0.32	0.36	0.34	0.36	7.09%
SBI	0.45	0.35	0.34	0.51	0.56	0.44	19.41%

Source: - Annual report

Appendix:-3

Cash and Bank Balance to Total Deposit Ratio (Times)

FY	2062/63	2063/64	2064/65	2065/66	2066/67	Mean	CV
HBL	0.06	0.06	0.05	0.09	0.1	0.07	28.89%
EBL	0.11	0.13	0.11	0.18	0.21	0.15	27.06%
SBI	0.1	0.1	0.1	0.04	0.1	0.09	26.18%

Source: - Annual report

Appendix:-4

Calculation of Cash and Bank Balance to Deposits (Except Fixed Deposits) Ratio

FY	2062/63	2063/64	2064/65	2065/66	2066/67	Mean	CV
HBL	0.09	0.11	0.06	0.11	0.15	0.1	28.52%
EBL	0.16	0.19	0.15	0.23	0.3	0.2	27.82%
SBI	0.23	0.19	0.2	0.11	0.27	0.2	26.46%

Source: - Annual report

Appendix:-5

Calculation of Fixed Deposit into Total Deposit Ratio

FY	2062/63	2063/64	2064/65	2065/66	2066/67	Mean	CV
HBL	0.24	0.34	0.2	0.18	0.3	0.25	23.88%
EBL	0.31	0.31	0.27	0.21	0.28	0.28	13.36%
SBI	0.56	0.48	0.5	0.62	0.63	0.56	10.90%

Source: - Annual report

Appendix:-6

NRB Balance to Current and Saving Deposit Ratio

FY	2062/63	2063/64	2064/65	2065/66	2066/67	Mean	CV
HBL	0.05	0.08	0.04	0.08	0.01	0.07	31.03%
EBL	0.12	0.09	0.06	0.18	0.21	0.13	42.18%
SBI	0.13	0.09	0.06	0.04	0.14	0.09	42.10%

Source: - Annual report

Appendix:-7

Calculation of Loans and Advances to Total Deposit Ratio

FY	2062/63	2063/64	2064/65	2065/66	2066/67	Mean	CV
HBL	0.55	0.71	0.61	0.71	0.74	0.66	10.86%
EBL	0.71	0.75	0.76	0.72	0.75	0.74	2.64%
SBI	0.69	0.83	0.88	0.54	0.5	0.69	21.98%

Source: - Annual report

Appendix:-8

Loans and Advances to Saving Deposit Ratio

FY	2062/63	2063/64	2064/65	2065/66	2066/67	Mean	CV
HBL	1	1.08	1.08	1.24	1.72	1.22	21.24%
EBL	1.41	1.51	1.54	1.62	2.06	1.63	13.90%
SBI	2.69	2.89	2.9	2.6	2.38	2.69	7.21%

Source: - Annual report

Appendix:-9

Loans and Advances to Fixed Deposits Ratio

FY	2062/63	2063/64	2064/65	2065/66	2066/67	Mean	CV
HBL	2.31	2.07	3.04	3.89	2.47	2.76	23.62%
EBL	2.31	2.43	2.84	3.39	2.64	2.72	13.96%
SBI	1.25	1.71	1.77	0.87	0.79	1.28	31.96%

Source: - Annual report

Appendix:-10

Investment to Total Deposit Ratio

FY	2062/63	2063/64	2064/65	2065/66	2066/67	Mean	CV
HBL	0.41	0.49	0.42	0.25	0.22	0.36	29.22%
EBL	0.3	0.27	0.21	0.18	0.14	0.22	26.50%
SBI	0.33	0.23	0.23	0.48	0.47	0.35	31.61%

Source: - Annual report

Appendix:-11

Return on Assets (ROA)

FY	2062/63	2063/64	2064/65	2065/66	2066/67	Mean	CV
HBL	1.55%	1.47%	1.76%	1.91%	1.19%	1.58%	43.95%
EBL	0.57%	1.39%	1.36%	1.73%	2.01%	1.47%	48.41%
SBI	0.90%	1.83%	1.44%	1.05%	1.03%	1.25%	37.27%

Source: - Annual report

Appendix:-12

Return on Net Worth / Shareholders' Equity (ROSE)

FY	2062/63	2063/64	2064/65	2065/66	2066/67	Mean	CV
HBL	22.82%	21.60%	22.91%	22.94%	14.02%	20.86%	16.77%
EBL	22.02%	23.47%	21.88%	26.38%	27.40%	24.23%	8.74%
SBI	11.50%	20.32%	17.36%	18.28%	15.46%	16.58%	16.81%

Source: - Annual report

Appendix:-13

Return on Total Deposits

FY	2062/63	2063/64	2064/65	2065/66	2066/67	Mean	CV
HBL	1.72%	2.04%	2.00%	2.17%	1.35%	1.86%	24.85%
EBL	1.72%	1.64%	1.88%	1.92%	2.25%	1.88%	0.00%
SBI	1.06%	2.23%	1.81%	1.13%	1.12%	1.47%	45.18%

Source: - Annual report

Appendix:-14

Debt-Equity Ratio

FY	2062/63	2063/64	2064/65	2065/66	2066/67	Mean	CV
HBL	1092.40%	1105.07%	934.19%	846.86%	801.96%	956.10%	12.96%
EBL	1137.00%	1308.80%	940.82%	949.08%	830.75%	1033.29%	16.38%
SBI	963.55%	785.80%	906.08%	1358.95%	1175.00%	1037.88%	19.66%

Source: - Annual report

Appendix:-15

Debt-Assets Ratio

FY	2062/63	2063/64	2064/65	2065/66	2066/67	Mean	CV
HBL	74.33%	75.08%	71.69%	70.67%	68.12%	71.98%	3.40%
EBL	29.60%	77.53%	71.46%	62.26%	60.93%	60.36%	27.20%
SBI	75.23%	70.90%	75.22%	77.98%	78.24%	75.52%	3.46%

Source: - Annual report

Appendix:-16

Interest CoverageRatio

FY	2062/63	2063/64	2064/65	2065/66	2066/67	Mean	CV
HBL	203.63%	193.48%	215.19%	214.10%	148.65%	195.01%	12.48%
EBL	186.10%	188.23%	204.12%	243.28%	175.53%	199.45%	11.83%
SBI	159.67%	183.59%	176.50%	153.72%	137.29%	162.15%	10.31%

Source: - Annual report

Appendix:-17

Net Worth to Total Deposits Ratio

FY	2062/63	2063/64	2064/65	2065/66	2066/67	Mean	CV
HBL	7.57%	9.46%	8.72%	9.46%	9.65%	8.97%	62.46%
EBL	7.81%	6.98%	8.60%	7.27%	8.22%	7.77%	9.93%
SBI	9.25%	10.96%	10.40%	6.19%	7.26%	8.81%	22.06%

Source: - Annual report

Appendix:-18

Net Worth to Total Assets Ratio

FY	2062/63	2063/64	2064/65	2065/66	2066/67	Mean	CV
-----------	----------------	----------------	----------------	----------------	----------------	-------------	-----------

HBL	6.80%	6.79%	7.67%	8.34%	8.49%	7.62%	8.32.%
EBL	2.60%	5.92%	7.60%	6.56%	7.33%	6.00%	27.94%
SBI	7.81%	9.02%	8.30%	5.74%	6.66%	7.51%	14.41%

Source: - Annual report

Appendix:-19

Net Worth to Total Credits Ratio

FY	2062/63	2063/64	2064/65	2065/66	2066/67	Mean	CV
HBL	9.15%	9.05%	10.70%	11.81%	12.47%	10.64%	13.34%
EBL	8.80%	7.64%	10.63%	10.54%	12.04%	9.93%	14.54%
SBI	10.38%	12.73%	11.04%	7.36%	8.51%	10.00%	20.00%

Source: - Annual report

Appendix:-20

Loan Loss Coverage Ratio

FY	2062/63	2063/64	2064/65	2065/66	2066/67	Mean	CV
HBL	7.10%	4.68%	3.50%	2.93%	4.09%	4.46%	35.21%
EBL	3.42%	3.06%	2.71%	2.45%	2.18%	2.76%	24.33%
SBI	8.06%	6.39%	5.22%	3.17%	2.76%	5.12%	37.95%

Source: - Annual report

Appendix:-21

Loan Loss Provision to Total Income Ratio

FY	2062/63	2063/64	2064/65	2065/66	2066/67	Mean	CV
HBL	53.28%	30.88%	26.08%	23.61%	28.65%	32.50%	32.17%
EBL	31.41%	30.52%	26.64%	22.75%	16.68%	25.60%	20.58%
SBI	72.24%	59.04%	56.35%	25.90%	18.51%	46.41%	43.89%

Source: - Annual report

Appendix:-22

Loan Loss Provision to Total Deposit Ratio

FY	2062/63	2063/64	2064/65	2065/66	2066/67	Mean	CV
HBL	4.23%	3.30%	2.14%	2.09%	3.04%	2.96%	27.66%
EBL	2.43%	2.30%	2.07%	1.76%	1.62%	2.04%	0.00%

SBI	5.59%	5.28%	4.61%	1.72%	1.38%	3.72%	49.69%
------------	-------	-------	-------	-------	-------	-------	--------

Source: - Annual report

Appendix:-23

Earning Per Share (EPS)

FY	2062/63	2063/64	2064/65	2065/66	2066/67	Mean	CV
HBL	59.24	60.66	62.74	61.9	31.8	55.27	21.34%
EBL	62.78	78.84	91.82	99.99	100.16	86.72	20.10%
SBI	18.27	39.35	28.33	36.18	23.69	29.16	26.65%

Source: - Annual report

Appendix:-24

Price-Earnings Ratio(P/Eratio)

FY	2062/63	2063/64	2064/65	2065/66	2066/67	Mean	CV
HBL	18.57	28.69	31.56	28.43	25.66	26.58	16.33%
EBL	21.96	30.82	34.11	24.55	16.27	25.55	24.84%
SBI	33.49	29.89	53.33	52.52	31.28	40.1	26.28%

Source: - Annual report

Appendix:-25

Market Value per Share to Book Value per Share (MVPS/BVPS)

FY	2062/63	2063/64	2064/65	2065/66	2066/67	Mean	CV
HBL	4.81	6.57	7.99	6.86	3.6	5.97	26.18%
EBL	6.33	8.65	9.73	7.12	4.91	7.35	23.10%
SBI	4.03	6.61	9.41	9.76	5.02	6.97	32.93%

Source: - Annual report

Appendix:-26

Total Interest Expenses to Total Interest Income Ratio

FY	2062/63	2063/64	2064/65	2065/66	2066/67	Mean	CV
HBL	39.89%	43.22%	41.95%	39.91%	49.34%	42.86%	7.75%
EBL	44.43%	45.19%	40.85%	46.32%	50.70%	45.50%	7.24%
SBI	47.24%	49.60%	46.87%	56.47%	63.61%	52.75%	12.30%

Source: - Annual report

Appendix:-27

Correlation Analysis between Total Deposit and Loans and Advances

Banks	rx_y	PE[®]	6PE[®]	Condition
HBL	0.92978	0.04087	0.24524	rx _y >6PE _r

EBL	0.997111	0.00174	0.010441	rxy>6PEr
SBI	0.943158	0.033318	0.199907	rxy>6PEr

Source: - Annual report

Appendix:-28

Correlation Analysis between Total Deposit and Net Profit

Banks	rxy	PE®	6PE®	Condition
HBL	0.49754	0.22697	1.36185	rxy<6PEr
EBL	0.986114	0.008319	0.049913	rxy>6PEr
SBI	0.769471	0.123046	0.738274	rxy>6PEr

Source: - Annual report

Appendix:-29

Correlation Analysis between Loans and Advances and Net Profit

Banks	rxy	PE®	6PE®	Condition
HBL	0.44139	0.24288	1.45726	rxy<6PEr
EBL	0.987644	0.007408	0.044449	rxy>6PEr
SBI	0.935989	0.037381	0.224289	rxy>6PEr

Source: - Annual report

Appendix:-30

Correlation Analysis between Total Deposit and Investment

Banks	rxy	PE®	6PE®	Condition
HBL	-0.6133	0.18817	1.12905	rxy<6PEr
EBL	0.697743	0.154791	0.928744	rxy<6PEr
SBI	0.8702	0.073225	0.439349	rxy>6PEr

Source:- Annual report

Appendix:-31

Forecasted value of Total Deposit (in '000')

Banks	a	b	y= a+bx
HBL	30,941,999.80	3283823.4	30941999.8+3283823.4x
EBL	25244050.8	6139642.2	25244050.8+6139642.2x
SBI	19803273.4	6430070.1	19803273.4+6430070.1x

Source: - Annual report

Appendix:-32

Forecasted value of Loan And Advanced (in '000')

Banks	a	b	y= a+bx
HBL	20782372.2	3447129.6	20782372.2+3117129.6x
EBL	18649101.2	4573068.8	18649101.2+4573068.8x
SBI	12362636.2	2537892.1	12362636.2+2537892.1x

Source: - Annual report

Appendix:-33

Forecasted value of Net profit (in '000')

Banks	a	b	y= a+bx
HBL	569356.6	36369.2	569356.6+36369.2x
EBL	491401.8	152968.3	491401.8+152968.3x
SBI	265559.6	61094.5	265559.6+61094.5x

Source: - Annual report

Appendix:-34

Forecasted value of Net Worth (in '000')

Banks	a	b	y= a+bx
HBL	2793750	425272.6	2793750+425272.6x
EBL	1973251.8	506787.4	1973251.8+506787.4x
SBI	1592736.8	350828.4	1592736.8+350828.4x

Source: - Annual report