

APPENDIX I

No of Financial Institution in Nepal till 2012

Types of Financial Institutions	Mid- July											
	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2012
Commercial Banks	2	3	5	10	13	17	18	20	25	26	27	31
Development Bank	2	2	2	3	7	26	28	38	58	63	79	87
Finance Company				21	45	60	70	74	78	77	79	79
Micro Finance Development Bank				4	7	11	11	12	12	15	18	21
Saving and Credit Cooperative				6	19	20	19	17	16	16	15	16
NGOs (Financial Intermediaries)					7	47	47	47	46	45	45	38
Total	4	5	7	44	98	181	193	208	235	242	263	272

APPENDIX II

Loan Classification and Provisioning on Funded Outstanding

Category	Criteria	Required Provision
Standard	Performing	1%
Sub-Standard	Past due 3+ to 6 Months	25%
Doubtful	Past due 6 + to 12 Months	50%
Loss	Past due above 12 Months	100%

APPENDIX III

Core Capital to Total Assets Ratio

Before Taking Over the Management by Scotland

F/Y	Core Capital	Total Assets	Ratio	NRB Standard
2054/55	980.65	34548.66	2.84	6%
2055/56	-1538.18	39984.55	-3.85	6%
2056/57	-4236.04	43718.01	-9.69	6%
2057/58	-6350.69	41591.74	-15.27	6%

During the Management Contract to Scotland

F/Y	Core Capital	Total Assets	Ratio	NRB Standard
2058/59	-9698.51	39393.42	-24.63	6%
2059/60	-9950.23	39816.49	-24.99	6%
2060/61	-9251.59	44161.88	-20.95	6%
2061/62	-7522.27	47045.15	-15.99	6%
2062/63	-6375.48	35918.91	-17.75	6%
2063/64	-6334.75	39258.79	-16.14	6%

After Handing Over the Contract to NBL

F/Y	Core Capital	Total Assets	Ratio	NRB Standard
2064/65	-6325.15	42053.44	-15.04	6%
2065/66	-5198.94	47559.11	-10.93	6%
2066/67	-5060.68	44736.65	-11.31	6%
2068/69	-4817.16	46579.97	-10.341	6%

Source: Annual Report

APPENDIX IV

Capital Adequacy Ratio of NBL

Before Taking Over the Contract by Scotland

F/Y	Total Capital Fund	Total Risk Weighted Assets	Capital Adequacy	NRB Standard %
2054/55	2337.01	20074.54	11.64	10%
2055/56	184.51	12784.76	1.44	10%
2056/57	-1972.47	15317.83	-12.87	10%
2057/58	-2970.48	10117.36	-29.360	10%

During the Management Contract of Scotland

F/Y	Total Capital Fund	Total Risk Weighted Assets	Capital Adequacy	NRB Standard %
2058/59	-7058.39	36037.63	-19.58	10%
2059/60	-9747.46	33450.67	-29.14	10%
2060/61	-8901.43	35317.18	-25.20	10%
2061/62	-7127.28	38454.05	-18.53	10%
2062/63	-5853.92	18244.94	-32.085	10%
2063/64	-5429.29	19511.27	-27.83	10%

After Handing Over the Contract

F/Y	Total Capital Fund	Total Risk Weighted Assets	Capital Adequacy	NRB Standard %
2064/65	-6328.87	22957.43	-27.57	10%
2065/66	-5061.38	39136.32	-12.94	10%
2066/67	-4867.05	32136.32	-15.15	10%
2068/69	-4028.55	30115.28	-13.38	10%

Source: Annual Report

APPENDIX V

Risk Based Core Capital Adequacy Ratio

Before Taking Over the Contract by Scotland

F/Y	Core Capital	Risk Weighted Assets	Core Capital Adequacy Ratio	NRB Standard
2054/55	980.65	20074.54	4.89	5.5%
2055/56	-1538.18	12784.76	-12.03	5.5%
2056/57	-4236.04	15317.83	-27.65	5.5%
2057/58	-6350.69	10117.36	-62.77	5.5%

During the Management Contract of Scotland

F/Y	Core Capital	Risk Weighted Assets	Core Capital Adequacy Ratio	NRB Standard
2058/59	-9698.51	36037.63	-26.91	5.5%
2059/60	-9950.23	33450.67	-29.75	5.5%
2060/61	-9251.59	35317.18	-26.19	5.5%
2061/62	-7522.27	38454.05	-19.56	5.5%
2062/63	-6375.48	18244.94	-34.94	5.5%
2063/64	-6334.75	19511.27	-32.47	5.5%

After Handing Over the Contract

F/Y	Core Capital	Risk Weighted Assets	Core Capital Adequacy Ratio	NRB Standard
2064/65	-6325.15	22957.43	-27.55	5.5%
2065/66	-5198.94	39136.32	-13.28	5.5%
2066/67	-5060.68	32136.32	-15.75	5.5%
2068/69	-4817.16	30115.28	-15.99	5.5%

Source: Annual Report

APPENDIX VI

Supplementary Capital Adequacy Ratio

Before Taking Over the Management by Scotland

F/Y	Supplementary Capital	Risk Weighted Assets	Ratio	NRB Directive Not More Than Core Capital %
2054/55	1356.36	20074.54	6.76	2.84
2055/56	1722.69	12784.76	13.47	-3.85
2056/57	2263.57	15317.83	14.78	-9.69
2057/58	3380.21	10117.36	33.41	-15.27

During the Management Contract by Scotland

F/Y	Supplementary Capital	Risk Weighted Assets	Ratio	NRB Directive Not More Than Core Capital %
2058/59	2640.1	36037.63	7.33	-21.62
2059/60	202.77	33450.67	0.61	-24.99
2060/61	350.96	35317.18	0.99	-20.95
2061/62	394.99	38454.05	1.03	-15.99
2062/63	519.87	18244.94	2.85	-17.75
2063/64	905.46	19511.27	4.64	-16.14

After Handing Over the Contract

F/Y	Supplementary Capital	Risk Weighted Assets	Ratio	NRB Directive Not More Than Core Capital %
2064/65	710.53	22957.43	3.09	-15.04
2065/66	641.27	39136.32	1.64	-10.93
2066/67	579.56	32136.32	1.80	-11.31
2068/69	788.61	30115.28	2.62	-10.34

Source: Annual Report

APPENDIX VII

Assets Composition of NBL

Before Taking Over the Management by Scotland

(In millions)

F/Y	2054/55	2055/56	2056/57	2057/58
Cash Balance	1722.91	1673.72	1648.07	1782.95
Balance at NRB	3036.38	2499.52	2460.8	2834.14
Balance at Bank and FIs	148.72	93.46	190.08	418.9
Money at Call	1202.78	2270.42	3099.7	1649.47
Investment	4495.08	5124.56	5462.08	6776.33
Loan, Advance and Bills Purchases	16580.33	16903.64	14702.31	11450.27
Fixed Assets	144.94	144.54	148	146.94
Non Banking Assets	12.09	12	14.78	25.98
Other assets	4664.92	6134.85	7726.21	9380.65
Total	32008.15	34856.71	35452.03	34465.63

During the Management Contract by Scotland

F/Y	2058/59	2059/60	2060/61	2061/62	2062/63	2063/64
Cash Balance	1665.1	1416.55	1010.23	1069.61	1110.95	1086.07
Balance at NRB	3273.6	2649.31	4232.39	4508.56	5353.96	5224.86
Balance at Bank and FIs	280.91	145.13	129.12	231.38	709.14	806.37
Money at Call	1543.6	81.54	751.99	550	-	200
Investment	7151.39	12447.7	11004.82	14199.21	14490.25	16072.18
Loan, Advance and Bills Purchases	8638.45	7971.097	8881.82	8218.91	9756.16	11058.48
Fixed Assets	139.64	137.8	195.04	187.08	191.705	205.77
Non Banking Assets	26	25.14	24.21	194.81		
Other assets	15293.24	14583.19	17467.13	17730.61	4306.73	4605.07
Total	38011.93	39457.457	43696.75	46890.17	35918.895	39258.8

After Handing Over the Contract

F/Y	2064/65	2065/66	2066/67	2067/68
Cash Balance	1181.79	1515.66	1603.45	1570.32
Balance at NRB	4450.64	6619.7	7493.12	9343.28
Balance at Bank and FIs	1004.56	1036.44	1044.68	1100.27
Money at Call		400		400
Investment	16570.76	13397.56	5784.37	7585.54
Loan, Advance and Bills Purchases	13251.96	17614.9	23561	26705.88
Fixed Assets	207.53	249.4	301.49	334.96
Non Banking Assets				
Other assets	5406.21	6725.47	4948.56	6153
Total	42073.45	47559.13	44736.67	53193.25

Sources: Annual Report

APPENDIX VIII

Ration of Non-Performing Loan to Total Loan

Before Taking Over the Management by Scotland

F/Y	Non-Performing Loan	Total Loans	Ratio %
2054/55	5102.37	18580.67	27.46
2055/56	6741.52	21076.32	31.99
2056/57	8989.47	21229.5	42.34
2057/58	10372.95	20418.94	50.80

During the Management Contract by Scotland

F/Y	Non-Performing Loan	Total Loans	Ratio %
2058/59	10834.41	19252.87	56.27
2059/60	10964.91	18132.33	60.47
2060/61	9640.08	17937.66	53.74
2061/62	8372.11	16866.55	49.64
2062/63	2262.18	12441.55	18.18
2063/64	1856.05	13756.62	13.49

After Handing Over the Contract

F/Y	Non-Performing Loan	Total Loans	Ratio %
2064/65	1951.72	15765	12.38
2065/66	966.72	19560.09	4.94
2066/67	1211.95	25039.86	4.84
2068/69	1534.85	26705.88	5.75

Source: Annual Reports

APPENDIX IX

Status of Substandard/Doubtful/Loss Loan to Total Loans Before, During and After handling over contract *Before Taking Over the Management by Scotland*

F/Y	Total Loans	Total Substandard Loan	Percentage of Substandard to Total Loan	Total Doubtful Loan	% of Doubtful Loan to Total Loan	Total Loss Loan	% of Loss Loan to Total Loan
2054/55	18580.67	2620.18	14.10	1771.57	9.53	710.63	3.82
2055/56	21076.32	3591.33	17.04	2410.04	11.43	740.15	3.51
2056/57	21229.5	3613.62	17.02	4130.47	19.46	1245.39	5.87
2057/58	20418.94	2966.67	14.53	5732.04	28.07	1674.23	8.19

During the Management Contract by Scotland

F/Y	Total Loans	Total Substandard Loan	% of Substandard Loan to Total Loan	Total Doubtful Loan	% of Doubtful Loan to Total Loan	Total Loss Loan	% of Loss Loan to Total Loan
2058/59	19252.87	1318.99	6.85	4037.79	20.97	5477.62	28.45
2059/60	18132.33	1290.79	7.12	2644.08	14.58	7030.04	38.77
2060/61	17937.66	232.77	1.29	1279.83	7.13	8127.48	45.31
2061/62	16866.55	129.78	0.77	64.41	0.38	1877.92	11.13
2062/63	12441.55	46.76	0.38	87.94	0.71	2127.48	17.09
2063/64	13756.62	17.25	0.12	29.85	0.22	1808.96	13.15

After Handing Over the Contract

F/Y	Total Loans	Total Substandard Loan	% of Substandard Loan to Total Loan	Total Doubtful Loan	% of Doubtful Loan to Total Loan	Total Loss Loan	% of Loss Loan to Total Loan
2064/65	15765	63.98	0.40	20.58	0.13	1867.17	11.84
2065/66	19560.09	64.77	0.33	17.89	0.09	884.07	4.52
2066/67	25039.86	326.04	1.30	16.21	0.06	869.71	3.47
2068/69	26705.88	78.18	0.29	100.63	0.38	1172.25	4.39

Source: Annual Report

APPENDIX X

Ratio of Substandard Loan to Total Substandard Loan

Before Taking Over the Management by Scotland

F/Y	Provision for Substandard Loan	Total Substandard Loan	Ratio %
2054/55	378.34	2620.18	14.44
2055/56	410.14	3591.33	11.42
2056/57	474.52	3613.62	13.13
057/58	459.54	2966.67	15.49

During the Management Contract by Scotland

F/Y	Provision for Substandard Loan	Total Substandard Loan	Ratio %
2058/59	337.76	1318.99	25.61
2059/60	298.32	1290.79	23.11
2060/61	75	232.77	32.22
2061/62	47.61	129.78	36.69
2062/63	13.15	46.76	28.12
2063/64	5.5	17.25	31.88

After Handing Over the Contract

F/Y	Provision for Substandard Loan	Total Substandard Loan	Ratio %
2064/65	57.07	63.98	89.19
2065/66	20.37	64.77	31.45
2066/67	81.51	326.04	25
2068/69	19.55	78.18	25

Source: Annual Report

APPENDIX XI

Ratio of Provision of Doubtful Loan to Total Doubtful Loan

Before Taking Over the Management by Scotland

F/Y	Provision for Doubtful Loan	Total Doubtful Loan	Ratio %
2054/55	820.99	1771.57	46.34
2055/56	1131.17	2410.04	46.94
2056/57	1945.16	4130.47	47.09
2057/58	2720.11	5732.04	47.45

During the Management Contract by Scotland

F/Y	Provision for Doubtful Loan	Total Doubtful Loan	Ratio %
2058/59	2065.57	4037.79	51.16
2059/60	760.38	2644.08	28.76
2060/61	790.51	1279.83	61.77
2061/62	40.68	64.41	63.16
2062/63	61.08	87.94	69.46
2063/64	15.11	29.85	50.62

After Handing Over the Contract

F/Y	Provision for Doubtful Loan	Total Doubtful Loan	Ratio %
2064/65	10.43	20.58	50.68
2065/66	10.07	17.89	56.29
2066/67	8.1	16.21	50
2068/69	50.31	100.63	50

Source: Annual Report

APPENDIX XII

Ratio of Provision for Loss Loans to Total Loss Loans

Before Taking Over the Management by Scotland

F/Y	Provision for Loss Loan	Total Loss Loan	Ratio %
2054/55	108.44	296.72	36.55
2055/56	666.65	740.15	90.07
2056/57	1187.3	1245.39	95.34
2057/58	1437.55	1674.23	85.86

During the Management Contract by Scotland

F/Y	Provision for Loss Loan	Total Loss Loan	Ratio %
2058/59	5256.19	5477.62	95.96
2059/60	6794	7030.04	96.64
2060/61	7982.48	8127.48	98.22
2061/62	8177.92	8177.92	100
2062/63	2127.48	2127.48	100
2063/64	1808.96	1808.96	100

After Handing Over the Contract

F/Y	Provision for Loss Loan	Total Loss Loan	Ratio %
2064/65	1867.17	1867.17	100
2065/66	884.07	884.07	100
2066/67	869.71	869.71	100
2068/69	1172.25	1172.25	100

Source: Annual Report

APPENDIX XIII

Total operating expenses to total operating revenue ratio

Before Taking Over the Management by Scotland

F/Y	Total Operating Expenses	Total Operating Revenue	Operating Expenses Ratio
2054/55	5540.25	780.54	709.79
2055/56	5582.87	690.46	808.57
2056/57	3546.65	408.95	867.26
2057/58	4489.56	411.24	1091.71

During the Management Contract by Scotland

F/Y	Total Operating Expenses	Total Operating Revenue	Operating Expenses Ratio
2058/59	3500.78	304.72	1148.85
2059/60	1784.04	947.29	188.33
2060/61	1334.04	1204.83	110.72
2061/62	1415.31	1562.68	90.57
2062/63	2103.77	1714.67	122.69
2063/64	1510.43	1544.64	97.785

After Handing Over the Contract

F/Y	Total Operating Expenses	Total Operating Revenue	Operating Expenses Ratio
2064/65	1865.18	1828.81	101.99
2065/66	2271.9	2417.42	93.98
2066/67	3380.097	2758.99	122.51
2068/69	2452.9	2673.46	91.75

Source: Annual Report

APPENDIX XIV

Earning Per Employee

Before Taking Over the Management by Scotland

F/Y	NPAT	No of Employee	Earning Per Employee
2054/55	15.93	6517	2444
2055/56	-2535.4	6317	-401361
2056/57	-2697.9	6279	-429670
2057/58	-2177.9	6030	-361177

During the Management Contract by Scotland

2058/59	-3071.3	5652	-543400
2059/60	-251.73	5434	-46325
2060/61	710	4121	172288
2061/62	1730.13	3438	503237
2062/63	1207.26	3510	343850
2063/64	266.95	3454	77287

After Handing Over the Contract

F/Y	NPAT	No of Employee	Earning Per Employee
2064/65	239.21	3386	70647
2065/66	894.25	3326	268866
2066/67	249.38	3034	82195
2068/69	383.44	2843	134871

Source: Annual Report

APPENDIX XV

Return on Equity

Before Taking Over the Management by Scotland

F/Y	NPAT	Shareholders equity	Return on Equity
2054/55	15.93	915.03	1.74
2055/56	-2535.4	967.22	-262.13
2056/57	-2697.9	993.7	-271.50
2057/58	-2177.9	1030.46	-211.35

During the Management Contract by Scotland

F/Y	NPAT	Shareholders equity	Return on Equity
2058/59	-3071.3	-9553.9	32.15
2059/60	-251.73	-9831.1	2.56
2060/61	710	-9014.5	-7.88
2061/62	1730.13	-7425.6	-23.29
2062/63	1207.26	-6301.5	-19.16
2063/64	266.95	-6242.52	-4.28

After Handing Over the Contract

F/Y	NPAT	Shareholders equity	Return on Equity
2064/65	239.21	-6008.3	-3.98
2065/66	894.25	-4854.31	-18.42
2066/67	249.38	-4604.93	-5.42
2068/69	383.44	-4476.59	-8.57

Source: Annual Report

APPENDIX XVI

Return on Assets

Before Taking Over the Management by Scotland

F/Y	NPAT	Total Assets	Return on Assets
2054/55	15.93	34548.66	0.05
2055/56	-2535.4	39984.55	-6.34
2056/57	-2697.9	43718.01	-6.17
2057/58	-2177.9	41591.74	-5.24

During the Management Contract by Scotland

F/Y	NPAT	Total Assets	Return on Assets
2058/59	-3071.3	39393.42	-7.79
2059/60	-251.73	39816.49	-0.63
2060/61	710	44161.88	1.61
2061/62	1730.13	47045.15	3.68
2062/63	1207.26	35918.91	3.36
2063/64	266.95	39258.79	0.68

After Handing Over the Contract

F/Y	NPAT	Total Assets	Return on Assets
2064/65	239.21	42053.44	0.57
2065/66	894.25	47559.11	1.88
2066/67	249.38	44736.65	0.56
2068/69	383.44	51158.66	0.75

Source: Annual Report

APPENDIX XVII

Earnings Per share

Before Taking Over the Management by Scotland

F/Y	NPAT	No of Share	Earning Per Share
2054/55	15.93	3.803826	4.19
2055/56	-2535.4	3.803826	-666.54
2056/57	-2697.9	3.803826	-709.26
2057/58	-2177.9	3.803826	-572.56

During the Management Contract by Scotland

F/Y	NPAT	No of Share	Earning Per Share
2058/59	-3071.3	3.803826	-807.42
2059/60	-251.73	3.803826	-66.18
2060/61	710	3.803826	186.65
2061/62	1730.13	3.803826	454.84
2062/63	1207.26	3.803826	317.38
2063/64	266.95	3.803826	70.18

After Handing Over the Contract

F/Y	NPAT	No of Share	Earning Per Share
2064/65	239.21	3.803826	62.89
2065/66	894.25	3.803826	235.09
2066/67	249.38	3.803826	65.56
2068/69	383.44	3.803826	100.80

Source: Annual Report

APPENDIX XVIII

Net Profit Margin

Before Taking Over the Management by Scotland

F/Y	NPAT	Operating Income	Net Profit Margin
2054/55	15.93	2693	0.59
2055/56	-2535.4	2602.54	-97.42
2056/57	-2697.9	2477.57	-108.89
2057/58	-2177.9	2368.35	-91.96

During the Management Contract by Scotland

F/Y	NPAT	Operating Income	Net Profit Margin
2058/59	-3071.3	304.72	-1007.91
2059/60	-251.73	947.29	-26.574
2060/61	710	1204.83	58.929
2061/62	1730.13	1562.68	110.72
2062/63	1207.26	1714.67	70.41
2063/64	266.95	1544.64	17.28

After Handing Over the Contract

F/Y	NPAT	Operating Income	Net Profit Margin
2064/65	239.21	1828.81	13.08
2065/66	894.25	2417.42	36.99
2066/67	249.38	2758.99	9.039
2068/69	383.44	2673.46	14.34

Source: Annual Report

APPENDIX XIX

Loan to Deposit Ratio

Before Taking Over the Management by Scotland

F/Y	Total Loan and Advance	Total Deposit	Loan to Deposit Ratio
2054/55	17039.9	28138.27	60.56
2055/56	16903.6	33188.48	50.93
2056/57	14922.00	35768.26	41.72
2057/58	11918.9	35618.6	33.46

During the Management Contract by Scotland

F/Y	Total Loan and Advance	Total Deposit	Loan to Deposit Ratio
2058/59	8638.44	34264.85	25.21
2059/60	7971.1	35014	22.77
2060/61	8881.82	35735.04	24.85
2061/62	8218.91	35934.16	22.87
2062/63	9756.16	35829.77	27.23
2063/64	11058.48	39014.5	28.34

After Handing Over the Contract

F/Y	Total Loan and Advance	Total Deposit	Loan to Deposit Ratio
2064/65	13251.96	41829.39	31.68
2065/66	17614.9	45194.23	38.98
2066/67	23560.96	42882.04	54.94
2068/69	26705.87	46804.2	57.06

Source: Annual Report

APPENDIX XX

Liquid Assets to Deposit Ratio

Before Taking Over the Management by Scotland

F/Y	Liquid Assets	Total Deposit	Liquid Assets Ratio	Industrial Average	Variance
2054/55	7841.9	28138.27	27.87	18.20	9.67
2055/56	8035.2	33188.48	24.21	18.20	6.01
2056/57	7648.6	35768.26	21.38	15.87	5.51
2057/58	8050.5	35618.6	22.60	15.87	3.74

During the Management Contract by Scotland

F/Y	Liquid Assets	Total Deposit	Liquid Assets Ratio	Industrial Average	Variance
2058/59	8063.8	34264.85	23.53	13.34	10.193
2059/60	4770.6	35014	13.62	13.34	0.28
2060/61	6444	35735.04	18.032	13.06	4.97
2061/62	5886.2	35934.16	16.38	13.06	3.32
2062/63	5517.4	35829.77	15.39	15.7	-0.302
2063/64	7003.6	39014.5	17.95	15.7	2.25

After Handing Over the Contract

F/Y	Liquid Assets	Total Deposit	Liquid Assets Ratio	Industrial Average	Variance
2064/65	5055.2	41829.39	12.09	18.81	-6.725
2065/66	9454.8	45194.23	20.92	18.81	2.11
2066/67	9968.6	42882.04	23.25	14.14	9.107
2068/69	11238.1	46804.2	24.01	14.14	1.698

Source: Annual Report

APPENDIX XXI

NRB Balance to Total Deposit Ratio

Before Taking Over the Management by Scotland

F/Y	NRB Balance	Total Deposit	NRB Balance to Total Deposit	Industrial Average	Variance
2054/55	3036.99	28138.27	10.79	7.23	3.56
2055/56	2499.52	33188.48	7.53	7.23	0.301
2056/57	2460.8	35768.26	6.88	5.55	1.33
2057/58	2834.14	35618.6	7.96	5.55	2.41

During the Management Contract by Scotland

F/Y	NRB Balance	Total Deposit	NRB Balance to Total Deposit	Industrial Average	Variance
2058/59	3273.59	34264.85	9.55	6.64	2.91
2059/60	2649.31	35014	7.57	6.64	.0926
2060/61	4232.39	35735.04	11.84	9.85	1.99
2061/62	4370.26	35934.16	12.16	9.85	2.31
2062/63	5353.96	35829.77	14.94	7.23	7.71
2063/64	5224.86	39014.5	13.39	7.23	6.16

After Handing Over the Contract

F/Y	NRB Balance	Total Deposit	NRB Balance to Total Deposit	Industrial Average	Variance
2064/65	4430.64	41829.39	10.59	6.88	3.71
2065/66	6619.7	45194.23	14.65	6.88	7.76
2066/67	7493.12	42882.04	17.474	7.23	10.24
2068/69	8730.54	46804.2	18.65	7.23	11.42

Source: Annual Report

APPENDIX XXII

Ratio of Cash in Vault to Total Deposit Ratio

Before Taking Over the Management by Scotland

F/Y	Cash in Vault	Total Deposit	Cash in Vault To Total Deposit Ratio	Industrial Average	Variance
2054/55	1722.91	28138.27	6.12	2.61	3.51
2055/56	1675.71	33188.48	5.05	2.61	2.89
2056/57	1648.07	35768.26	4.61	2.71	1.89
2057/58	1782.94	35618.6	5.01	2.71	2.29

During the Management Contract by Scotland

F/Y	Cash in Vault	Total Deposit	Cash in Vault To Total Deposit Ratio	Industrial Average	Variance
2058/59	1665.1	34264.85	4.86	2.17	2.69
2059/60	1416.35	35014	4.05	2.17	1.875
2060/61	1010.23	35735.04	2.83	2.32	0.51
2061/62	1069.61	35934.16	2.98	2.32	0.66
2062/63	1110.95	35829.77	3.10	2.97	0.13
2063/64	1086.07	39014.5	2.78	2.97	-0.187

After Handing Over the Contract

F/Y	Cash in Vault	Total Deposit	Cash in Vault To Total Deposit Ratio	Industrial Average	Variance
2064/65	1181.97	41829.39	2.83	2.81	0.02
2065/66	1515.66	45194.23	3.35	2.81	0.54
2066/67	1603.45	42882.04	3.74	2.92	0.82
2068/69	1744.86	46804.2	3.73	2.92	0.808

Source: Annual Report

APPENDIX XXIII

Bibliography Preparing Methods from Computer Software

Steps to Open Ms Word 2007

- I. Right click on desktop
- II. Click on New and click on Ms office word documents than Ms word document will open
- III. Click on reference menu
- IV. Click on manage sources than source manage dialog box will be appear
- V. Click on New button then create source dialog box will appear.
- VI. Select an option from combo box type of source
- VII. Fill in the text field for following information example: Author, title, year, city, publisher etc.
- VIII. Click on ok button
- IX. Click on close button of resource manager.

Steps to Insert Bibliography

- I. Select on APA or MLA
- II. Click on Bibliography
- III. Select on insert Bibliography