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APPENDICES

APPENDIX-I

Total Assets

Banks	2062/63	2063/64	2064/65	2065/66	2066/67
NABIL	17186.33	22329.97	27253.39	37132.75	43867.39
Everest	11792.13	15959.28	21432.57	271490.34	36916.84
SBI	10345.37	13035.83	13901.20	17187.44	30916.68

Total Liabilities

Banks	2062/63	2063/64	2064/65	2065/66	2066/67
NABIL	15528.69	21957.83	26874.84	37132.75	43364.49
Everest	11022.51	15195.73	19797.97	27149.34	36538.27
SBI	9656.36	12878.55	13763.83	17187.44	30685.14

Non- Interest Bearing Deposits

Banks	2062/63	2063/64	2064/65	2065/66	2066/67
NABIL	2792.18	2910.56	3395.23	5284.34	5480.53
Everest	1025.02	1145.79	1673.98	24992.34	4859.95
SBI	1773.54	1408.29	1930.43	1738.10	2864.73

Total Deposits

Banks	2062/63	2063/64	2064/65	2065/66	2066/67
NABIL	14586.61	19347.40	23342.28	31915.04	37348.25
Everest	10097.69	13802.44	18186.25	23976.29	33322.95
SBI	8654.32	11002.04	11445.28	13715.39	27957.22

Loan and Advances

Banks	2062/63	2063/64	2064/65	2065/66	2066/67
NABIL	10586.17	12922.54	15545.77	21365.05	27589.93
Everest	7618.67	9801.30	13664.08	18339.08	23884.67
SBI	6213.88	7626.73	9460.45	12113.69	15131.74

Total Investment

Banks	2062/63	2063/64	2064/65	2065/66	2066/67
NABIL	2413.94	2301.45	4808.34	4646.87	3706.10
Everest	2100.29	3548.61	4704.63	4821.59	5146.05
SBI	2588.14	3591.76	2345.57	3035.55	3306.57

Shareholders Equity

Banks	2062/63	2063/64	2064/65	2065/66	2066/67
NABIL	1657.64	1873.20	2055.11	2439.82	3129.02
Everest	769.62	822.8	1106.6	7770.01	12799.41
SBI	689.01	971.72	1153.31	1404.22	1702.53

Interest Income

Banks	2062/63	2063/64	2064/65	2065/66	2066/67
NABIL	1068.75	1309.99	1587.75	1978.69	2798.84
Everest	719.30	903.41	1144.40	1548.65	2186.81
SBI	578.37	708.71	831.11	970.51	1460.44

Interest Expenses

Banks	2062/63	2063/64	2064/65	2065/66	2066/67
NABIL	243.54	357.16	555.71	758.43	1153.28
Everest	299.56	401.39	517.16	632.60	1012.87
SBI	258.43	334.77	412.26	454.91	824.70

Total Income

Banks	2062/63	2063/64	2064/65	2065/66	2066/67
NABIL	1510.68	1725.13	2052.07	2464.01	3387.07
Everest	858.96	1066.51	1371.50	1548.65	2570.89
SBI	718.99	850.92	1024.03	970.51	1460.45

Interest Suspense

Banks	2062/63	2063/64	2064/65	2065/66	2066/67
NABIL	168.86	188.63	112.18	128.04	151.57
Everest	159.79	110.01	83.37	83.37	83.34
SBI	475.45	465.92	465.56	509.49	297.89

Provision for Doubtful Debts

Banks	2062/63	2063/64	2064/65	2065/66	2066/67
NABIL	358.66	360.56	356.23	357.24	394.41
Everest	211.72	281.41	334.94	148.60	497.35
SBI	388.17	525.46	614.72	604.60	632.52

Loan Loss Provision

Banks	2062/63	2063/64	2064/65	2065/66	2066/67
NABIL	360.57	356.23	357.24	394.40	409.08
Everest	281.42	334.94	418.60	497.34	584.88
SBI	525.47	614.72	604.60	632.51	480.30

Net Profit

Banks	2062/63	2063/64	2064/65	2065/66	2066/67
NABIL	518.63	635.26	673.95	746.46	1031.05
Everest	170.81	237.29	296.40	451.20	638.73
SBI	57.39	117.00	254.90	247.77	316.37

APPENDIX-II

Coefficient of Correlation between Deposit and Loan and Advances of NABIL

Year	Deposit(x)	X ²	L&A(y)	Y ²	XY
2062/63	14586.61	212769191.3	10586.17	112066995.3	154416333.2
2063/64	19347.40	374321886.8	12922.54	166991040.1	250017550.4
2064/65	23342.28	544862035.6	15545.77	241670964.9	362873716.2
2065/66	31915.04	1018569778.0	21365.05	456465361.5	681866425.4
2066/67	37348.26	1394892525	27589.93	761204237.4	1030435879
Total	126539.59	3545415417	88009.46	1738398599	2479609904

Now, we have

Here No. of variables = n

$$N = 5, \quad \sum x = 126539.59, \quad \sum y = 88009.46, \quad \sum xy = 2479609904, \\ \sum x^2 = 3545415417, \quad \sum y^2 = 1738398590$$

Coefficient of correlation can be calculated by using following formula

$$R_{xy} (r) = \frac{n \times \sum xy - \sum x \times \sum y}{\sqrt{n \times \sum x^2 - (\sum x)^2} \times \sqrt{n \times \sum y^2 - (\sum y)^2}}$$

$$= \frac{5 \times 2479609904 - 126539.59 \times 88009.46}{\sqrt{5 \times 3545415417 - (126539.59)^2} \times \sqrt{5 \times 1738398590 - (88009.46)^2}}$$

$$r = 0.99$$

$$r^2 = 0.9801$$

Calculation of Probable Error

P.E. of coefficient of correlation can be calculated by following formula

$$P.E (r) = 0.6745 \times 1 - r^2 / \sqrt{n}$$

$$= 0.6745 \times 1 - 0.9801 / \sqrt{5}$$

$$= 0.0060$$

$$\text{Now, } 6 * P.Er = 6 \times 0.0060 = 0.0360$$