

APPENDIX I

A. ASSETS	FY 2058-59	FY 2059-60	FY 2060-61	FY 2061-62	FY 2062-63	FY 2063-64	FY 2064-05
Cash	318,158,820	187777015	286886222	146352555	237818512	270406787	511426584
Local Currency	285369093	154683818	263166658	132448302	220109142	243058422	485566916
Foreign Currency	32,789,727	33,093,197	23,719,564	13,904,253	17,709,370	27,348,564	25,859,668
Bank Balance	733,661,029	956,990,468	683,600,321	413,028,058	392,420,076	1,160,321,144	2,159,714,471
Nepal Rastra Bank	506674844	892746559	606694594	389705047	318358771	1,113,415,436	1,829,478,769
Other Local Banks	23,910,006	16,151,315	37,849,492	26,204,520	26,904,282	31,454,568	2301306
Foreign Banks	203,076179	48,092,594	39,056,235	2,881,508	47,157,023	15451140	307230639
Money at Call	31,368,000	670204297	918733400	868428307	1734901943	563532632	1952360700
Investment at cost	8,199,514,813	603175547	5835948498	4275528208	6178533108	8945310567	9939771428
HMG Securities	4,120,294,813	3588772854	3672626438	2418431378	2301463338	4808348503	4646883136
Treasury Bills	2,517,317,913	1593339152	2139314736	664627668	1222468660	4085835004	3788386842
Development Bonds	1,567,976,900	1960433702	1479311702	1753803710	1078994678	722513499	858496294
National Saving Bonds	35,000,000	35000000					
Company Shares	22,220,000	22,220,000	22,220,000	27,363,000	27,563,000	57853000	80551900
NHFDC Limited	2,125,000	2,125,000	2,125,000	2,125,000	2,125,000		
Far Western Rural Dev.	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000	1,500,000
Mid-western Rural	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
Eastern Rural	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
NIDC Capital Markets	300,000	300,000	300,000	300,000			
Other Banks	12,295,000	12,295,000	12,295,000	17438000	17938000	50353000	73051900
Debentures & Bonds			111225000	415724180	76629082	229104542	242684440
Shares in Subsidiary							
Other investment	4,057,000,000	1420182693	2141102060	1416434650	3775002688	3861002627	5076994672
Mutual funds	1,000,000	1257000	1257000	2255167	2358170	2307916	2551956
Local banks		12500000	12500000	22500000	65704000	12500000	4993890816
Foreign banks	4,056,000,000	2406425693	2127465060	1391679483	3706940518	3846194711	80551900
Bills purchase & Dis.	302,358,410	301689083	236232975	120903614	240876666	239868902	205200356
Local	55,612,910	46752478	24990336	72907382	83834862	79018461	172348114
Foreign	246,745,500	254936605	211242639	47996232	157041804	160850441	32852242
Loan, Advances & Over.	7,135,536,266	7454262902	7953759876	10465266388	12681666487	15305909828	21159852962
Local	7,050,665,802	7378029069	7582466725	10261188129	12681666487	15305909828	21159852962
Foreign	84,870,464	76223833	371293151	204078259			
Fixed assets	237638807	251915161	338126262	361235392	319086147	286895224	598038998
Other assets	671016247	708610519	492199 084	413339570	544668139	512050004	606393650
Non-Banking Assets							
Interbranch Assets							
Loan Loss Provision							
Total Assets	17629252392	16562624992	16745486638	17064082093	22329971078		

B. LIABILITIES & CAPITAL	FY 2058/59	FY 2059/60	FY 2060/61	FY 2061/62	FY 2062/63	FY 2063/64	FY 2064/65
Shares Capital	491654400	491654400	491654400	491654400	491654400	491654400	689216000
Authorised Capital	500000000	500000000	500000000	500000000	500000000	500000000	1600000000
Issued Capital	491654400	491654400	491654400	491654400	491654400		
Paid-Up Capital	491654400	491654400	491654400	491654400	491654400	491654400	689216000
Reserve Funds	654773894	822533056	990027903	1165983908	1383340017	491654400	689216000
General Reserve	568832115	652079277	743200000	847000000	975000000	1565394313	1747982989
Share Premium	74000	74000	74000	74000	74000	74000	74000
Capital Adjustment Res.	49165440	103247424	162800000	228300000	300300000	105000000	
Retained Earning	2110372	29794031	29794031	29981908	33438017	113381555	162544589
Contigent Reserve	3750000	4750000	5750000	6750000	7750000	8500000	9500000
Dividend Equalization Fund			11931872	13500000	20000000	100000000	100000000
Exchange Fluctuation Res.	28263967	30010324	33900000	37800000	44200000	55700000	64100000
Special Reserve Fund	2578000	2578000	2578000	2578000	2578000	2578000	2578000
Other Reserve							
Borrowing from Other Bank	417298060	961461153	229660000	17062680	173201710	882572500	1360000000
Local	417298060	961461153	229660000	17062680	173201710	882572500	760000000
Nepal Rastra Bank-Repurchase	179949060	606337342					
Nepal Rastra Bank-Refinance	137349000	5123811				600000000	600000000
Other Borrowings	100000000	350000000					
Foreign							
Deposits	15506428215	16447661064	14119032115	14586608707	19347399440	23342285327	31915047467
Current	2703818737	3034002537	2688966557	2799184977	2910589772	3395239772	5284368064
Savings	4972056618	5229723260	5994121406	7026334402	8770759429	10187354402	12159966430
Call	4944960238	2540701246	2801405837	2341328577	3851159944	3961633457	5563440674
Fixed	2446845914	2252544590	2310571784	2078535135	3449094149	5435189720	8464086113
Others	74459258	9374010	19284000	44249385	42896336	50807875	81404000
Margin	364287450	381315421	304682531	296976231	322899810	312060101	361782186
Bills payable	67752859	108943551	173499287	119753038	112606739	83514820	238421890
Other Liabilities	491344964	730371768	741612933	717352651	821771772	887970646	942090803
Total Liabilities	17629252392	16562624992	16745486638	17064082093	22329971078		

APPENDIX II
NABIL BANK LIMITED

Comparative Income and Expense Statement (Amount in Actual)

A.INCOME	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08
<u>Interest Income</u>	1,120,184,120	1,017,872,280	1,001,616,901	1,068,746,769	1,309,998,500	1,587,758,714	1,978,696,727
<u>Loans, Advances & Overdrafts</u>	801,046,033	776,300,988	761,616,605	831,829,635	988,413,451	1,167,255,366	1,496,243,925
Loans & Advances	547,072,580	539,749,165	517,962,940	560,469,027	655,993,120	789,386,811	989,764,860
Overdrafts	253,973,453	236,551,823	243,653,665	271,360,608	332,420,331	377,868,556	506,479,065
<u>Investments</u>	175,579,132	174,861,230	198,941,190	173,985,895	145,112,444	152,005,445	214,177,944
Treasury Bills	107,137,856	61,802,717	78,792,956	62,620,921	37,289,515	71,195,842	162,452,615
Development Bonds	65,445,639	110,039,428	112,113,971	88,442,986	92,907,974	61,033,603	35,989,835
National Savings Certificates	2,995,637	3,019,085	1,854,081	-	-	-	-
Other Investments	-	-	6,180,182	22,921,988	14,914,955	10,431,846	14,801,568
Agency Balances	3,445,689	2,317,666	1,827,629	1,884,371	3,299,933	4,844,709	3,549,683
Local Banks							
Foreign Banks	3,445,689	2,317,666	1,827,629	1,884,371	3,299,933	4,844,709	3,549,683
Money at Call & Short Notice	360,751	86,660	10,185,740	21,444,455	39,482,145	62,940,438	35,414,812
Local Banks	360,751	-	388,329	1,734,652	2,312,904	1,387,874	6,503,123
Foreign Banks	-	86,660	9,797,411	19,709,803	37,169,241	61,552,564	28,911,689
Others	139,752,515	64,305,736	29,045,737	39,602,413	133,690,527	200,712,756	229,310,363
<u>Commission & Discount</u>	114,336,964	144,405,701	138,574,407	128,883,480	138,293,913	150,608,550	
Bills Purchase & Discount	4,152,559	5,884,782	7,238,595	6,134,477	6,322,210	6,912,481	6,364,090
Locals	2,086,512	4,492,806	5,573,718	821,643	882,240	503,044	936,413
Foreign	2,066,047	1,351,976	1,664,877	5,312,834	5,439,970	6,409,437	5,427,677
Commission	93,876,958	132,877,604	129,778,847	113,473,829	113,770,318	121,956,753	130,521,323
Letter Of Credit	41,942,463	55,708,621	45,835,835	32,660,396	31,413,940	34,462,484	35,060,994
Guarantee	20,037,299	25,022,036	23,533,764	22,309,605	20,684,491	23,005,527	25,732,317
Collection Fees	5,364,050	1,913,769	2,371,864	2,598,879	2,243,020	2,774,728	2,829,593
Remittance Fee	19,370,843	41,090,764	43,651,993	38,934,663	34,470,010	32,123,215	39,764,835
Credits Cards	7,162,303	9,142,414	14,385,391	16,970,286	24,958,857	29,590,799	27,133,584
Others	16,307,447	5,683,315	1,556,965	8,768,224	18,201,385	21,739,316	19,349,341
Exchange Gain	154,219,398	144,075,171	157,324,299	184,878,868	185,483,662	209,926,167	196,487,415
Revaluation Gain	12,606,556	6,985,426	15,300,154	15,280,960	25,260,491	45,987,379	33,444,784
Trading Gain	141,612,842	137,089,745	142,024,145	169,597,908	25,260,491	163,938,788	163,042,631
Non-operating Income	(50,239)	86,946,330	92,780,639	72,241,283	735,324	5,280,641	24,083,737
Profit/Loss on Sale of Assets	(373,239)	7,223	347,465	(524,942)	(499,486)	(2,104,608)	586,930
Dividend	323,000	418,000	456,000	476,853	469,205	720,323	1,850,862
Others	-	86,521,107	91,977,174	72,289,372	73,557,805	43,594,929	50,780,834
Recovery from Book Write Off	-	86,521,107	91,977,174	72,289,372	73,557,805	43,594,929	50,780,834
Accounts							
Others Income	250,374,804	34,150,842	38,754,927	55,933,830	82,897,862	87,574,553	97,444,578
Rent on Safe Deposits Lockers	1,191,048	1,587,251	1,222,675	1,683,000	1,835,592	2,580,225	3,101,261
Issue & Renewal of Credit Cards	5,363,303	5,505,768	9,909,732	8,257,311	8,819,196	9,123,005	9,947,800
Issue & Renewal of ATM Cards	287,550	479,700	479,504	3,630,710	7,257,359	8,606,401	12,829,400
Telex	9,695,993	10,533,298	9,912,134	7,877,445	8,988,260	9,647,571	9,622,072
Services Charges	5,336,216	5,546,763	7,394,846	22,230,077	41,451,574	44,147,223	61,914,129
Provision Write Back	227,989,217	6,221,650	-	-	-	-	-
Others	602,477	4,276,412	9,836,036	12,255,287	14,545,881	13,469,628	29,916

Total **1,639,065,047** **1,427,450,324** **1,429,051,173** **1,510,684,230** **1,790,201,461** **2,031,804,471** **2,452,947,211**

APPENDIX III
Assets Composition of Nabil Bank

	2001/02	2002/03	2003/04	2004/05	2005/06	2006-07	2007-08
Cash	318,158,820	187,777,015	286,886,222	146,352,555	237,818,512	270,406,987	511,426,584
Bank Balance	733,661,029	956,990,468	683,600,321	413,028,059	392,420,076	1,129,418,864	2,154,714,471
Money at Call or Short Notice (Placements)	31,368,000	670,204,297	918,773,400	868,428,307	1,734,901,943	563,532,632	1,952,360,700
Net Investment (At Cost) after Provision	8,199,514,813	6,031,175,547	5,835,948,498	4,275,528,208	6,178,533,108	8,945,310,567	9,939,771,428
Loans, Advances & Overdrafts	7,437,894,676	7,755,951,985	8,189,992,851	10,586,170,002	12,922,543,153	15,545,778,730	21,365,053,318
Fixed Assets	237,638,807	251,915,161	338,126,262	361,235,392	319,086,147	286,895,224	598,038,998
Other Assets	671,016,247	708,610,519	492,199,084	413,339,570	544,668,139	512,050,004	606,393,650
Total Assets	17,629,252,392	16,562,624,992	16,745,486,638	17,064,082,093	22,329,971,078	27,253,393,008	37,132,759,149

APPENDIX V

NABIL BANK LIMITED

Calculation of Liquidity Ratios

Liquid Assets to Total Deposits	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08
Cash	318,158,820	187,777,015	286,886,222	146,352,555	237,818,512	270,406,987	511,426,584
NRB Balance	506,674,844	892,746,559	606,694,594	389,705,047	318,358,771	1,113,415,436	1,829,470,769
Bank Balance	226,986,185	64,243,909	76,905,727	23,323,012	74,061,305	16,003,428	330,243,702
Placement	31,368,000	670,204,297	918,733,400	868,428,307	1,734,901,943	563,532,632	1,952,360,700
Investment	4,120,294,813	3,588,772,854	3,672,626,438	2,413,939,370	2,301,463,338	4,808,348,503	4,646,863,136
Secured Loan against own FDR	212,402,401	77,975,366	104,713,423	135,948,000	182,823,470	203,247,042	169,752,284
Secured Loan against Govt. Sec	389,578,159	400,346,046	303,688,177	246,790,000	181,625,000	30,515,755	119,800,645
Total Liquid Assets	5,805,463,222	5,882,066,046	5,970,247,981	4,224,486,291	5,031,052,339	7,005,469,783	9,559,937,820
Total Deposits	15,506,428,215	13,447,661,064	14,119,032,115	14,586,608,707	19,347,399,440	23,342,285,327	31,915,047,467
Liquid Assets to Total Deposits	37.44%	43.74%	42.29%	28.96%	26.00%	30.01%	29.95%
Industrial Average (%)	32.40%	29.00%	20.20%	19.80%	18.10%	13.06%	15.70%
Variance from Industrial avg	5.04%	14.74%	22.09%	9.16%	7.90%	16.95%	14.25%

NRB to Total Deposits	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08
NRB Balance	506,674,844	892,746,559	606,694,594	389,705,047	318,358,771	1,113,415,436	1,829,470,769
Total Deposits Less Margin & FCY Dep	11,489,779,957	9,642,070,110	10,415,514,200	10,963,692,429	14,291,995,416	18,072,475,905	24,529,797,200
NRB Balance/Total Deposit (%)	4.41%	9.26%	5.82%	3.55%	2.23%	6.16%	7.46%
Industrial Average (%)	12.50%	13.40%	8.90%	9.70%	9.28%	6.88%	7.23%
Variance from Industrial Avg	-8.09%	-4.14%	-3.08%	-6.15%	-7.05%	0.72%	0.23%
Margin Account Balances	364,287,450	381,315,421	304,682,531	296,976,231	322,899,810	312,060,101	361,782,186
FCY Deposits	3,652,360,808	3,424,275,533	3,398,835,384	3,325,940,047	4,732,504,214	4,957,749,321	7,023,468,081

Cash at Vault to Total Deposits	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08
Cash at Vault (in Millions)	318,158,820	187,777,015	286,886,222	146,352,555	237,818,512	270,406,987	511,426,584
Total Deposits Less Margin & FCY Dep	11,489,779,957	9,642,070,110	10,415,514,200	10,963,692,429	14,291,995,416	18,072,475,905	24,529,797,200
Cash at Vault/Total Deposit (%)	2.77%	1.95%	2.75%	1.33%	1.66%	1.50%	2.08%
Industrial Average (%)	2.80%	3.20%	2.90%	1.80%	2.10%	2.32%	2.97%
Variance from Industrial Avg	-0.03%	-1.25%	-0.15%	-0.47%	-0.44%	-0.82%	0.89%
Margin Account Balances	634,287,450	381,315,421	304,682,531	296,976,231	322,899,810	312,060,101	52,361,782,186
FCY Deposits	3,652,360,808	3,424,275,533	3,398,835,384	3,325,940,047	4,732,504,214	7,957,749,321	7,023,468,081

APPENDIX VI
Co-relation between Total Deposit and Loan & Advances

FY	Deposit(x)	Loan & Adv.(y)	(x-x)	(x-x) ²	(y-y)	(y-y) ²	(x-x)(y-y)
2001-02	15.50	7.44	-3.39	11.49	-4.53	20.52	15.36
2002-03	13.45	7.75	-5.44	29.69	-4.22	17.80	22.16
2003-04	14.12	8.18	-4.77	22.75	-3.79	14.36	18.08
2004-05	14.58	10.58	-4.31	18.58	-1.39	1.93	5.99
2005-06	19.35	12.92	0.46	0.21	0.95	0.90	0.437
2006-07	23.34	15.54	4.45	19.80	3.57	12.74	15.89
2007-08	31.91	21.36	13.02	169.52	9.39	88.17	122.26
	$\Sigma x=132.25$	$\Sigma y=83.77$		272.04		156.42	200.97

$$\bar{x} = \frac{\Sigma x}{n} = \frac{132.25}{7} = 18.89$$

$$\bar{y} = \frac{\Sigma y}{n} = \frac{83.77}{7} = 11.97$$

1. Mean (x) = $\frac{\Sigma x}{N} = \frac{132.25}{7} = 18.89$

y = $\frac{\Sigma y}{n} = \frac{83.77}{7} = 11.97$

2. Variance (σ^2x) = $\frac{1}{n} \sum_{t=1}^n (x-\bar{x})^2 = \frac{1}{7}(272.04)$
= 38.86

$\sigma^2y = \frac{1}{n} \sum_{t=1}^n (y-\bar{y})^2 = \frac{1}{7}(156.42) = 22.34$

3. S.D. $\sigma_x = \sqrt{\sigma^2x} = \sqrt{38.86} = 6.23$

$\sigma_y = \sqrt{\sigma^2y} = \sqrt{22.34} = 4.73$

4. Covariance = $\frac{1}{n} \sum_{t=1}^n (x-\bar{x})(y-\bar{y})$
= $\frac{1}{7}(200.97)$
= 28.71

5. Correlation (r) = $\frac{\text{Cov } xy}{\sigma_x \sigma_y} = \frac{28.71}{29.4679}$

= 0.97428

$$PE = 0.6745 \times \frac{1 - r^2}{\sqrt{n}}$$

$$= 0.6745 \times \frac{1 - 0.94922}{\sqrt{7}}$$

$$= 0.6745 \times \frac{0.05078}{2.6457}$$

$$= 0.6745 \times 0.01919$$

$$= 0.01294$$

APPENDIX VII

Co-relation between Total Deposit and Loan & Advances

FY	Deposit(x)	Investment(y)	(x-x)	(x-x) ²	(y-y)	(y-y) ²	(x-x) (y-y)
2001/02	15.50	8.20	-3.40	11.56	-1.56	2.44	5.31
2002/03	13.45	6.03	-5.45	29.71	-3.73	13.92	20.33
2003/04	14.12	5.83	-4.78	22.85	-3.93	15.45	18.79
2004/05	14.58	4.27	-4.32	18.67	-5.49	30.14	23.72
2005/06	19.35	6.18	0.45	0.21	-3.58	12.82	-1.62
2006/07	23.34	8.94	4.44	19.72	-0.82	0.68	-3.64
2007/08	31.91	9.94	13.01	169.26	0.18	0.04	2.35
	132.25	68.29		271.98		75.49	65.24

$$\text{Mean}(x) = \frac{132.25}{7} = 18.90$$

$$y = \frac{68.29}{7} = 9.76$$

$$\text{Variance } (\sigma^2x) = \frac{1}{n} \sum_{t=1}^n (x-x)^2 = \frac{1}{7} (271.98) = 38.86$$

$$\sigma^2y = \frac{1}{n} \sum_{t=1}^n (y-y)^2 = \frac{1}{7} (75.49) = 10.79$$

$$\text{S.D. } \sigma_x = \sqrt{\sigma^2x} = \sqrt{38.86} = 6.23$$

$$\sigma_y = \sqrt{\sigma^2y} = \sqrt{10.79} = 3.28$$

$$\text{Covariance} = \frac{1}{n} \sum_{t=1}^n (x-x) (y-y) = \frac{1}{7} (65.25) = 9.33$$

$$\text{Correlation} = \frac{\text{Cov } xy}{\sigma_x \sigma_y} = \frac{9.33}{6.23 \times 3.28} = \frac{9.33}{20.45} = 0.46$$

Calculation of PE

$$\begin{aligned} PE &= 0.6745 \times \frac{1 - r^2}{\sqrt{n}} \\ &= 0.6745 \times \frac{1 - (0.46)^2}{\sqrt{5}} \\ &= 0.6745 \times 0.298 \\ &= 0.201 \end{aligned}$$

APPENDIX VIII

FY	Total Loans(x)	Total Investment(y)	(x-x)	(x-x) ²	(y-y)	(y-y) ²	(x-x)
2001/02	7.44	8.20	-4.53	20.5209	1.15	1.3225	-5.21
2002/03	7.75	6.03	-4.22	17.8084	-1.02	1.0404	4.30
2003/04	8.19	5.83	-3.78	14.2884	-1.22	1.4884	4.61
2004/05	10.59	4.27	-1.38	1.9044	-2.78	7.7284	3.84
2005/06	12.92	6.18	0.95	0.9025	-0.87	0.7569	-0.83
2006/07	15.54	8.94	3.57	12.7449	1.89	3.5721	6.75
2007/08	21.36	9.94	9.39	88.1721	2.89	8.3521	27.14
49.39	156.3416	24.2608	40.60	83.77			

$$\text{Mean (X)} = \frac{83.77}{7} = 11.97$$

$$y = \frac{49.39}{7} = 7.05$$

$$\text{Variance } (\sigma^2_x) = \frac{1}{n} \sum_{T=1}^n (x-x)^2 = \frac{1}{7} (156.34) = 22.334$$

$$\sigma^2_y = \frac{1}{n} \sum_{t=1}^n (y-y)^2 = \frac{1}{7} (24.2608) = 3.4658$$

$$\text{S.D } \sigma_x = \sqrt{\sigma^2_x} = \sqrt{22.334} = 4.726$$

$$\sigma_y = \sqrt{\sigma^2_y} = \sqrt{3.4658} = 1.8617$$

$$\begin{aligned} \text{Covariance} &= \frac{1}{n} \sum_{T=1}^n (x-x)(y-y) \\ &= \frac{1}{7} (40.60) = 5.8 \end{aligned}$$

$$\text{Correlation (r)} = \frac{\text{Cov } xy}{\sigma_x \sigma_y} = \frac{5.8}{(4.726)(1.8617)} = 0.6592$$

Calculation of PE

$$\text{PE} = 0.6745 \times \frac{1}{1 - r^2}$$

\sqrt{n}

$$= 0.6745 \times \frac{1 - (-0.6592)^2}{\sqrt{7}}$$

$$= 0.6745 \times \frac{0.5654}{\sqrt{7}}$$

$$= 0.1441$$

APPENDIX IX
Some Ratios of COMMERCIAL BANKS

	Mid-July							
	2001	2002	2003	2004	2005	2006	2007	2008
<u>A. GDP, DEPOSITS, CREDIT & INVES.</u>								
1. Deposit/ GDP	44.25	43.85	41.42	43.56	42.82	44.53	46.91	51.91
2. Credit/ GDP	26.56	26.80	25.30	26.09	27.78	27.03	32.22	36.90
3. Investment/ GDP	6.19	8.10	9.22	9.25	10.21	12.56	13.00	13.27
4. Credit & Investment/GDP	32.76	34.91	34.52	35.34	37.99	39.60	45.22	50.18
5. Time Deposit/ GDP	35.62	35.06	32.61	33.40	33.48	34.89	36.41	38.53
6. Current Deposit/ GDP	8.63	8.79	5.86	6.28	5.88	5.72	6.26	6.83
7. Credit/ Total Deposit	60.03	61.13	61.08	59.89	64.86	60.71	68.69	71.09
8. Investment/ Total Deposit	14.00	18.48	22.26	21.24	23.84	28.21	27.71	25.57
9. Credit & Investment/ Total Deposit	74.03	79.60	83.34	81.13	88.70	88.93	96.40	96.66
10. Time Deposit/ Total Deposit	80.49	79.95	78.74	76.67	78.17	78.36	77.61	74.22
11. Current Deposit/ Total Deposit	19.51	20.05	14.16	14.43	13.73	12.84	13.34	13.16
12. Credit to Govt.Entp./ Total Credit	2.67	2.34	2.30	1.80	1.49	2.82	2.36	3.93
13. Credit to Pvt. Sector/ Total Credit	97.33	97.66	97.70	98.20	98.51	97.18	95.53	95.16
<u>B. LIQUIDITY</u>								
1. NRB Balance/ Total Deposit	12.51	13.44	8.91	9.72	7.08	7.23	6.88	7.23
2. Vault/ Total Deposit	2.79	3.19	2.87	1.83	1.89	2.17	2.32	2.97
3. Total Liquid Fund/ Total Deposit	32.43	28.97	20.15	19.78	15.20	13.34	13.06	15.70
<u>C. CAPITAL ADEQUACY</u>								
1. Capital/ Total Deposit	4.53	5.51	5.79	(4.36)	(7.58)	(6.09)	(1.23)	2.34
2. Capital/ Total Credit	7.54	9.01	9.49	(7.29)	(10.82)	(10.03)	(1.79)	3.29
3. Capital/ Total Assets	3.27	3.71	3.87	(3.00)	(4.65)	(4.14)	(0.85)	1.76
4. Capital Fund/ Risk weighted Assets	(5.49)	(9.88)	(12.04)	(9.07)	(6.33)	(5.30)	(1.71)	4.04