

### Summary Statistics (Return on Asset)

Variable	N	Minimum	Maximum	Mean	Std Dev
<b>Public Sector Banks</b>					
Return on Equity	24	7.90	75.30	16.6208	16.63903
Capital to Total Assets	24	8.80	89.00	75.7083	16.19943
Provision to total Loan	24	60.40	80.70	68.7042	4.73144
Net Interest Income Ratio	24	29.70	49.30	38.4042	6.52723
Cost Income Ratio	24	27.60	50.30	35.5667	6.17644
Liquid Assets Ratio	24	39.50	71.60	59.7042	8.40360
Deposit Growth Ratio	24	2.00	8.40	5.2333	2.41169
Gross Domestic Product Growth	24	3.90	13.10	10.0417	2.52878
CPI Inflation Growth	24	.10	3.00	1.6583	.84695
<b>Private Sector Banks</b>					
Return on Equity	24	5.10	59.00	10.6500	10.43710
Capital to Total Assets	24	64.80	87.20	74.7792	5.65001
Provision to total Loan	24	58.30	78.90	71.1542	5.52370
Net Interest Income Ratio	24	40.70	73.40	50.0250	6.78952
Cost Income Ratio	24	26.20	42.40	33.3708	3.82480
Liquid Assets Ratio	24	56.80	75.70	68.9667	4.51564
Deposit Growth Ratio	24	2.00	8.40	5.2333	2.41169
Gross Domestic Product Growth	24	3.90	13.10	10.0417	2.52878
CPI Inflation Growth	24	1.00	2.10	1.5500	.38335
<b>Foreign Sector Banks</b>					
Return on Equity	24	7.70	78.00	13.4792	13.94626
Capital to Total Assets	24	72.40	191.70	125.0667	38.57034
Provision to Total Loan	24	52.50	69.60	60.5917	4.78884
Net Interest Income Ratio	24	41.00	77.50	52.7958	9.45785
Cost Income Ratio	24	37.60	57.20	44.3000	5.21570
Liquid Assets Ratio	24	50.20	80.10	67.4417	6.07403
Deposit Growth Ratio	24	2.00	8.40	5.2333	2.41169
Gross Domestic Product Growth	24	3.90	13.10	10.0417	2.52878
CPI Inflation Growth	24	-.50	21.00	2.1292	4.13474

### Summary Statistics (Return on Equity)

Variable	N	Minimum	Maximum	Mean	Std Dev
<b>Public Sector Banks</b>					
Return on Assets	24	7.90	75.30	16.6208	16.63903
Capital to Total Assets	24	8.80	89.00	75.7083	16.19943
Provision to total Loan	24	60.40	80.70	68.7042	4.73144
Net Interest Income Ratio	24	29.70	49.30	38.4042	6.52723
Cost Income Ratio	24	27.60	50.30	35.5667	6.17644
Liquid Assets Ratio	24	39.50	71.60	59.7042	8.40360
Deposit Growth Ratio	24	2.00	8.40	5.2333	2.41169
Gross Domestic Product Growth	24	3.90	13.10	10.0417	2.52878
CPI Inflation Growth	24	4.70	25.70	15.7625	6.57491
<b>Private Sector Banks</b>					
Return on Assets	24	5.10	59.00	10.6500	10.43710
Capital to Total Assets	24	64.80	87.20	74.7792	5.65001
Provision to total Loan	24	58.30	78.90	71.1542	5.52370
Net Interest Income Ratio	24	40.70	73.40	50.0250	6.78952
Cost Income Ratio	24	26.20	42.40	33.3708	3.82480
Liquid Assets Ratio	24	56.80	75.70	68.9667	4.51564
Deposit Growth Ratio	24	2.00	8.40	5.2333	2.41169
Gross Domestic Product Growth	24	3.90	13.10	10.0417	2.52878
CPI Inflation Growth	24	9.40	27.30	19.5417	5.90114
<b>Foreign Sector Banks</b>					
Return on Assets	24	7.70	78.00	13.4792	13.94626
Capital to Total Assets	24	72.40	191.70	125.0667	38.57034
Provision to Total Loan	24	52.50	69.60	60.5917	4.78884
Net Interest Income Ratio	24	41.00	77.50	52.7958	9.45785
Cost Income Ratio	24	37.60	57.20	44.3000	5.21570
Liquid Assets Ratio	24	50.20	80.10	67.4417	6.07403
Deposit Growth Ratio	24	2.00	8.40	5.2333	2.41169
Gross Domestic Product Growth	24	3.90	13.10	10.0417	2.52878
CPI Inflation Growth	24	-4.10	30.20	14.2875	10.90709

### Analysis of Variance (ANOVA)

Source	DF	Sum of Squares	Mean Square	F-Value	P-Value	R <sup>2</sup>
<b>Return on Equity (Public Sector)</b>						
Model	8	882.296	110.287	14.773*	(<0.0001)	.887
Error	15	111.980	7.465			
Corrected Total	23	994.276				
<b>Return on Asset (Public Sector)</b>						
Model	8	14.509	1.814	13.677*	(<0.0001)	.879
Error	15	1.989	.133			
Corrected Total	23	16.498				
<b>Return on Equity (Private Sector)</b>						
Model	8	671.021	83.878	9.684*	(<0.0001)	.838
Error	15	129.918	8.661			
Corrected Total	23	800.938				
<b>Return on Assets (Private Sector)</b>						
Model	8	2.812	.351	9.279*	(<0.0001)	.832
Error	15	.568	.038			
Corrected Total	23	3.380				
<b>Return on Equity (Foreign Sector)</b>						
Model	8	2613.723	326.715	40.018*	(<0.0001)	.955
Error	15	122.463	8.164			
Corrected Total	23	2736.186				
<b>Return on Assets (Foreign Sector)</b>						
Model	8	391.338	48.917	392.106*	(<0.0001)	.995
Error	15	1.871	.125			
Corrected Total	23	393.920				

The error term is a random variable and is normally distributed

