## **Abbreviations**

CRAR	Capital Adequacy Ratio
BPE	Volume of Business per Employee
NPR	Net Profit Ratio
OPNW	Operating Profit to Net Worth Ratio
NPTD	Net Profit to Total Deposits
IETI	Interest Earned to Total Income
NIITE	Non-Interest Income to Total Expenses
OETE	Operating Expenses to Total Expenses
TIWC	Total Investment to Working Capital
IPTI	Interest Paid to Total Income
TETI	Total Expenses to Total Income
NPTI	Net Profit to Total Income
RNW	Return on Net Worth
NPPB	Net Profit per Branch
RESC	Return on Eq. Share Capital
CDR	Credit Deposit Ratio
ICR	Interest Coverage Ratio
CBTD	Cash Balance to Total Deposits
TITD	Total Investment to Total Deposits
TL&APB	Total Loans and Advances per Branch
TL&APE	Total Loans and Advances per Employee
CBTA	Cash & Bank Balance to Total Assets
IGTA	Investment in Government Securities to Total Assets
TITA	Total Investment to Total Assets
IIWC	Interest Income to Working Capital
NIIWC	Non- Interest Income to Working Capital
OEWC	Operating Expenses to Working capital
FAWC	1. Fixed Assets to Working Capital
NIIPE	Non-Interest Income per Employee
LOPE	Loans Overdue per Employee
ТЕРЕ	Total Expenditure per Employee

TIPE	Total Income per Employee
SA	Standard Assets
DA	Doubtful Assets