**Summary Statistics (Return on Asset)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Variable** | **N** | **Minimum** | **Maximum** | **Mean** | **Std Dev** |
| **Public Sector Banks** |  |  |  |  |  |
| 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 |
| **Private Sector Banks** |  |  |  |  |  |
| 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 |
| **Foreign Sector Banks** |  |  |  |  |  |
| 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** |
| **Public Sector Banks** |  |  |  |  |  |
| 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 |
| **Private Sector Banks** |  |  |  |  |  |
| 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 |
| **Foreign Sector Banks** |  |  |  |  |  |
| 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** |  |
| **Return on Equity (Public Sector)** |  |  |  |  |  |  |
| Model | 8 | 882.296 | 110.287 | 14.773\* | (<0.0001) | .887 |
| Error | 15 | 111.980 | 7.465 |  |  |  |
| Corrected Total | 23 | 994.276 |  |  |  |  |
| **Return on Asset (Public Sector)** |  |  |  |  |  |  |
| Model | 8 | 14.509 | 1.814 | 13.677\* | (<0.0001) | .879 |
| Error | 15 | 1.989 | .133 |  |  |  |
| Corrected Total | 23 | 16.498 |  |  |  |  |
| **Return on Equity (Private Sector)** |  |  |  |  |  |  |
| Model | 8 | 671.021 | 83.878 | 9.684\* | (<0.0001) | .838 |
| Error | 15 | 129.918 | 8.661 |  |  |  |
| Corrected Total | 23 | 800.938 |  |  |  |  |
| **Return on Assets (Private Sector)** |  |  |  |  |  |  |
| Model | 8 | 2.812 | .351 | 9.279\* | (<0.0001) | .832 |
| Error | 15 | .568 | .038 |  |  |  |
| Corrected Total | 23 | 3.380 |  |  |  |  |
| **Return on Equity (Foreign Sector)** |  |  |  |  |  |  |
| Model | 8 | 2613.723 | 326.715 | 40.018\* | (<0.0001) | .955 |
| Error | 15 | 122.463 | 8.164 |  |  |  |
| Corrected Total | 23 | 2736.186 |  |  |  |  |
| **Return on Assets (Foreign Sector)** |  |  |  |  |  |  |
| 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**