

Table 4
CONDENSED ASSETS AND LIABILITIES OF COMMERCIAL BANKS

Rs in million

| | 2006 Jul | 2007 Feb | 2007 Jul (p) | 2008 Feb (e) | Changes in the First Seven Months of | | | |
|---|-------------|-------------|-----------------|-----------------|--------------------------------------|-------|------------|-------|
| | | | | | 2006/07 | | 2007/08 | |
| | | | | | Amount | % | Amount | % |
| 1. Total Deposits | 289975.9 | 319857.9 | 334453.3 | 370798.9 | 29882.0 | 10.3 | 36345.6 | 10.9 |
| 1.1. Demand Deposits | 35716.1 | 39369.3 | 42692.2 | 45477.3 | 3653.2 | 10.2 | 2785.0 | 6.5 |
| a. Domestic Deposits | 31124.4 | 34795.9 | 37575.8 | 39456.6 | 3671.5 | 11.8 | 1880.8 | 5.0 |
| b. Foreign Deposits | 4591.7 | 4573.4 | 5116.4 | 6020.6 | -18.3 | -0.4 | 904.2 | 17.7 |
| 1.2. Saving Deposits | 151710.7 | 162156.4 | 174633.9 | 194019.8 | 10445.6 | 6.9 | 19386.0 | 11.1 |
| a. Domestic Deposits | 145776.8 | 156191.4 | 168320.4 | 187207.0 | 10414.6 | 7.1 | 18886.6 | 11.2 |
| b. Foreign Deposits | 5934.0 | 5965.0 | 6313.5 | 6812.9 | 31.0 | 0.5 | 499.4 | 7.9 |
| 1.3. Fixed Deposits | 100068.2 | 115852.7 | 114032.5 | 128456.0 | 15784.6 | 15.8 | 14423.6 | 12.6 |
| a. Domestic Deposits | 85505.7 | 99846.9 | 97215.1 | 113354.6 | 14341.2 | 16.8 | 16139.5 | 16.6 |
| b. Foreign Deposits | 14562.5 | 16005.8 | 16817.3 | 15101.4 | 1443.3 | 9.9 | -1715.9 | -10.2 |
| 1.4. Margin Deposits | 2480.9 | 2479.5 | 3094.7 | 2845.8 | -1.3 | -0.1 | -248.9 | -8.0 |
| 2. Borrowings from Rastra Bank | 329.2 | 674.9 | 1870.8 | 5030.0 | 345.7 | 105.0 | 3159.2 | 168.9 |
| 3. Foreign Liabilities | 7.7 | 1328.8 | 1628.5 | 2137.2 | 1321.1 | - | 508.8 | 31.2 |
| 4. Other Liabilities | 105652.3 | 96213.8 | 101782.9 | 126957.4 | -9438.5 | -8.9 | 25174.6 | 24.7 |
| 4.1 Paid-up Capital | 17049.7 | 17537.8 | 20017.1 | 25728.4 | 488.1 | 2.9 | 5711.3 | 28.5 |
| 4.2 General Reserves | 9746.2 | 5947.7 | 4330.7 | 8004.0 | -3798.5 | -39.0 | 3673.4 | 84.8 |
| 4.3 Other Liabilities | 78856.3 | 72728.2 | 77435.1 | 93225.0 | -6128.1 | -7.8 | 15789.9 | 20.4 |
| 5. Assets = Liabilities | 395965.1 | 418075.4 | 439735.4 | 504923.6 | 22110.4 | 5.6 | 65188.2 | 14.8 |
| 6. Liquid Funds | 61817.3 | 61604.5 | 65200.9 | 68219.3 | -212.8 | -0.3 | 3018.4 | 4.6 |
| 6.1. Cash in Hand | 6054.4 | 5753.8 | 7359.8 | 7549.7 | -300.6 | -5.0 | 190.0 | 2.6 |
| 6.2. Balance with Rastra Bank | 22907.3 | 21152.2 | 22868.3 | 21333.8 | -1755.1 | -7.7 | -1534.6 | -6.7 |
| 6.3. Foreign Currency in Hand | 399.2 | 480.8 | 454.0 | 542.9 | 81.6 | 20.4 | 88.8 | 19.6 |
| 6.4. Balance Held Abroad | 31401.9 | 32227.4 | 33933.0 | 35658.7 | 825.6 | 2.6 | 1725.8 | 5.1 |
| 6.5. Cash in Transit | 1054.5 | 1990.2 | 585.8 | 3134.2 | 935.7 | 88.7 | 2548.4 | 435.0 |
| 7. Loans and Advances | 307583.9 | 318430.7 | 340354.9 | 389306.2 | 10846.8 | 3.5 | 48951.3 | 14.4 |
| <i>Loans and Advances*</i> | 307583.9 | 334454.5 | 340354.9 | 389306.2 | 26870.6 | 8.7 | 48951.3 | 14.4 |
| 7.1. Claims on Government | 58861.9 | 57701.6 | 65850.0 | 63093.9 | -1160.3 | -2.0 | -2756.1 | -4.2 |
| 7.2. Claims on Non-Financial Govt. Ent. | 4552.4 | 3989.3 | 5106.4 | 5243.4 | -563.0 | -12.4 | 137.1 | 2.7 |
| 7.3. Claims on Financial Ent. | 2543.5 | 9598.8 | 2925.3 | 5144.7 | 7055.3 | 277.4 | 2219.4 | 75.9 |
| a. Government | 829.1 | 901.9 | 1055.1 | 1120.7 | 72.8 | | 65.6 | 6.2 |
| b. Non Government | 1714.4 | 8696.9 | 1870.2 | 4024.0 | 6982.5 | | 2153.8 | 115.2 |
| 7.4. Claims on Private Sector | 240361.9 | 246062.0 | 265360.6 | 314769.8 | 5700.1 | 2.4 | 49409.1 | 18.6 |
| <i>Claims on Private Sector*</i> | 240361.9 | 262085.8 | 265360.6 | 314769.8 | 21723.9 | 9.0 | 49409.1 | 18.6 |
| a. Principal | 198215.2 | 212555.2 | 231949.1 | 279102.0 | 14339.9 | 7.2 | 47152.9 | 20.3 |
| Principal* | 198215.2 | 217432.1 | 231949.1 | 279102.0 | 19216.8 | 9.7 | 47152.9 | 20.3 |
| b. Interest Accrued | 42146.6 | 33506.8 | 33411.5 | 35667.8 | -8639.8 | -20.5 | 2256.2 | 6.8 |
| Interest Accrued* | 42146.6 | 44653.7 | 33411.5 | 35667.8 | 2507.1 | 5.9 | 2256.2 | 6.8 |
| 7.5. Foreign Bills Purchased & Discounted | 1264.3 | 1079.0 | 1112.6 | 1054.4 | -185.3 | -14.7 | -58.2 | -5.2 |
| | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | | 0.0 | |
| 8. Other Assets | 26563.8 | 38040.3 | 34179.7 | 47398.1 | 11476.5 | 43.2 | 13218.4 | 38.7 |
| Credit Deposit Ratio | 85.8 | 81.5 | 82.1 | 88.0 | | | | |
| Liquidity Deposit Ratio | 41.6 | 37.3 | 39.2 | 35.4 | | | | |
| NFA | 7969.6 | 5914.3 | 5624.0 | 7183.8 | -2051.3 1/ | -25.7 | 1514.5 2/ | 26.9 |
| NDA | 256918.2 | 287399.6 | 300582.2 | 335680.2 | 30477.4 1/ | 11.9 | 35143.3 2/ | 11.7 |
| Other Items, net | 78034.0 | 56183.2 | 67017.3 | 76425.1 | -21846.8 1/ | -28.0 | 9362.4 2/ | 14.0 |

| | | | | | | | | |
|------------------------|----------|----------|----------|----------|---------|------|---------|------|
| Total Domestic Deposit | 264887.8 | 293313.8 | 306206.1 | 342864.0 | 28426.0 | 10.7 | 36657.9 | 12.0 |
| Total Foreign Deposits | 25088.1 | 26544.2 | 28247.2 | 27934.9 | 1456.0 | 5.8 | -312.3 | -1.1 |

1/ Adjusting the exchange valuation loss of Rs. 4.01 million.

2/ Adjusting the exchange valuation gain of Rs 45.39 million

*Adjusting credit write-off of Rs 2869.3 million (Rs 821.7 million principal and Rs 2047.6 million interest) as at Oct-2006 by Nepal Bank Ltd.and Rs 13.2 billion (Rs 4.1 billion principal and p= provisional, e = estimates.