

Table 4
CONDENSED ASSETS AND LIABILITIES OF COMMERCIAL BANKS

Rs in million

	2006 Jul	2007 March	2007 Jul (p)	2008 March (e)	Changes in the First Eight Months of			
					2006/07		2007/08	
					Amount	%	Amount	%
1. Total Deposits	289975.9	325774.1	334453.3	375589.4	35798.2	12.3	41136.1	12.3
1.1. Demand Deposits	35716.1	37661.9	42692.2	46356.5	1945.8	5.4	3664.3	8.6
a. Domestic Deposits	31124.4	32636.4	37575.8	39773.6	1511.9	4.9	2197.8	5.8
b. Foreign Deposits	4591.7	5025.5	5116.4	6582.8	433.8	9.4	1466.5	28.7
1.2. Saving Deposits	151710.7	165430.0	174633.9	195865.4	13719.2	9.0	21231.5	12.2
a. Domestic Deposits	145776.8	159593.8	168320.4	188991.7	13817.0	9.5	20671.3	12.3
b. Foreign Deposits	5934.0	5836.2	6313.5	6873.7	-97.8	-1.6	560.2	8.9
1.3. Fixed Deposits	100068.2	120320.8	114032.5	130563.5	20252.6	20.2	16531.1	14.5
a. Domestic Deposits	85505.7	104801.5	97215.1	115590.9	19295.8	22.6	18375.8	18.9
b. Foreign Deposits	14562.5	15519.3	16817.3	14972.6	956.8	6.6	-1844.7	-11.0
1.4. Margin Deposits	2480.9	2361.4	3094.7	2804.0	-119.5	-4.8	-290.8	-9.4
2. Borrowings from Rastra Bank	329.2	374.9	1870.8	30.0	45.7	13.9	-1840.8	-98.4
3. Foreign Liabilities	7.7	1831.0	1628.5	1894.7	1823.3	-	266.3	16.4
4. Other Liabilities	105652.3	100044.2	101782.9	126288.2	-5608.1	-5.3	24505.3	24.1
4.1 Paid-up Capital	17049.7	18052.5	20017.1	26442.2	1002.8	5.9	6425.1	32.1
4.2 General Reserves	9746.2	4169.8	4330.7	7340.0	-5576.4	-57.2	3009.3	69.5
4.3 Other Liabilities	78856.3	77821.8	77435.1	92506.1	-1034.5	-1.3	15071.0	19.5
5. Assets = Liabilities	395965.1	428024.1	439735.4	503802.4	32059.0	8.1	64066.9	14.6
6. Liquid Funds	61817.3	65751.7	65200.9	69607.9	3934.4	6.4	4407.0	6.8
6.1. Cash in Hand	6054.4	5869.1	7359.8	7693.6	-185.3	-3.1	333.8	4.5
6.2. Balance with Rastra Bank	22907.3	24264.9	22868.3	24394.2	1357.6	5.9	1525.8	6.7
6.3. Foreign Currency in Hand	399.2	491.4	454.0	597.2	92.2	23.1	143.2	31.5
6.4. Balance Held Abroad	31401.9	33508.2	33933.0	35695.7	2106.3	6.7	1762.7	5.2
6.5. Cash in Transit	1054.5	1618.1	585.8	1227.2	563.6	53.4	641.4	109.5
7. Loans and Advances	307583.9	324103.5	340354.9	387049.1	16519.6	5.4	46694.2	13.7
<i>Loans and Advances*</i>	307583.9	340127.3	340354.9	387049.1	32543.4	10.6	46694.2	13.7
7.1. Claims on Government	58861.9	56574.6	65850.0	60340.7	-2287.3	-3.9	-5509.3	-8.4
7.2. Claims on Non-Financial Govt. Ent.	4552.4	4649.7	5106.4	4593.6	97.3	2.1	-512.7	-10.0
7.3. Claims on Financial Ent.	2543.5	12809.2	2925.3	5089.6	10265.7	403.6	2164.3	74.0
a. Government	829.1	961.4	1055.1	1110.6	132.3		55.6	5.3
b. Non Government	1714.4	11847.7	1870.2	3979.0	10133.4		2108.7	112.8
7.4 Claims on Private Sector	240361.9	249048.7	265360.6	315630.5	8686.8	3.6	50269.9	18.9
<i>Claims on Private Sector*</i>	240361.9	265072.5	265360.6	315630.5	24710.6	10.3	50269.9	18.9
a. Principal	198215.2	215233.8	231949.1	280843.7	17018.5	8.6	48894.6	21.1
Principal*	198215.2	220110.7	231949.1	280843.7	21895.4	11.0	48894.6	21.1
b. Interest Accrued	42146.6	33814.9	33411.5	34786.8	-8331.7	-19.8	1375.3	4.1
Interest Accrued*	42146.6	44961.8	33411.5	34786.8	2815.2	6.7	1375.3	4.1
7.5. Foreign Bills Purchased & Discounted	1264.3	1021.4	1112.6	1394.7	-242.9	-19.2	282.1	25.3
8. Other Assets	26563.8	38168.9	34179.7	47145.3	11605.1	43.7	12965.6	37.9
Credit Deposit Ratio	85.8	82.1	82.1	87.0				
Liquidity Deposit Ratio	41.6	37.5	39.2	34.6				
NFA	7969.6	6809.1	5624.0	7363.7	-1156.9 1/	-14.5	1667.1 2/	29.6
NDA	256918.2	292584.0	300582.2	339796.5	35662.2 1/	13.9	39286.9 2/	13.1
Other Items, net	78034.0	60257.2	67017.3	77915.7	-17773.2 1/	-22.8	10825.6 2/	16.2
Total Domestic Deposit	264887.8	299393.0	306206.1	347160.2	34505.3	13.0	40954.2	13.4
Total Foreign Deposits	25088.1	26381.0	28247.2	28429.2	1292.9	5.2	182.0	0.6

1/ Adjusting the exchange valuation loss of Rs. 3.6 million.

2/ Adjusting the exchange valuation gain of Rs 72.68 million

*Adjusting credit write-off of Rs 2869.3 million (Rs 821.7 million principal and Rs 2047.6 million interest) as in Oct-2006 by Nepal Bank Ltd. and Rs 13.2 billion (Rs 4.1 billion principal and Rs 9.1 billion interest) by RBB as in Dec-2006

p= provisional, e = estimates.