

**Item 21: Tier 1 Capital and its sub-components**

Sl.No		Current Period	COPPY
1	<b>Total Tier 1 Capital</b>		
a	Paid-Up Capital	3,950,323.11	3,291,935.96
b	General Reserves	2,085,970.16	2,728,867.00
c	Share Premium Account	-	-
d	Retained Earnings	205,806.75	205,665.33
Less:-			
e	Losses for the Current Year	(1,093,592.51)	(516,730.82)
f	Buyback of FI's own shares	-	-
g	Holdings of Tier 1 instruments issued by FIs	-	-

**Item 22: Tier 2 Capital and its sub-components**

Sl.No		Current Period	COPPY
1	<b>Tier II Capital</b>		
a	Capital Reserve	-	-
b	Fixed Assets Revaluation Reserve	-	-
c	Exchange Fluctuation Reserve	170,284.04	151,217.48
d	Investment Fluctuation Reserve	-	-
e	Research and Development Fund	479,000.00	479,000.00
f	General Provision	287,070.74	268,033.78
g	Subordinated Debt	-	-
h	Less: amount of subordinated debt to be reduced from Tier II c	500,000.00	500,000.00
i	Profit for the Year	98,082.19	-

**Item 23: Risk weighted Exposure Table (Current Year and COPPY)**

**Current Year**

Sl.No	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	5,679,626.92	0%	-
2	20% Risk Weighted Assets	5,049,470.31	20%	1,009,894.06
3	50% Risk Weighted Assets	553,562.90	50%	276,781.45
4	100% Risk Weighted Assets	32,333,851.85	100%	32,333,851.85
5	150% Risk Weighted Assets	1,584,705.48	150%	2,377,058.22
6	200% Risk Weighted Assets	2,536,356.05	-	2,536,356.05

**COPPY**

Sl.No	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	7,082,397.14	0%	-
2	20% Risk Weighted Assets	3,360,336.80	20%	672,067.36
3	50% Risk Weighted Assets	608,023.29	50%	304,011.65
4	100% Risk Weighted Assets	29,249,031.91	100%	29,249,031.91
5	150% Risk Weighted Assets	1,552,959.31	150%	2,329,438.97
6	Operational Risk	2,643,853.82	-	2,643,853.82

**Item 24: Capital Adequacy ratios**

Sl.No		Current Period	COPPY
1	<b>Tier 1 Capital</b>	5,148,507.51	5,709,737.47
a	Of which Counter-cyclical Capital Buffer (CcyB) (if applicable)		
b	Of which Sectoral Capital Requirements (SCR) (if applicable)		
i	Sector 1		
ii	Sector 2		
iii	Sector 3		
2	<b>Tier 2 Capital</b>	1,534,436.97	1,398,251.27
3	<b>Total Qualifying capital</b>	6,419,941.88	7,055,034.12
4	<b>Core CAR</b>	13.36%	16.22%
a	Of which CcyB (if applicable) expressed as % of RWA		
b	Of which SCR (if applicable) expressed as % of Sectoral RWA		
i	Sector 1		
ii	Sector 2		
iii	Sector 3		
5	<b>CAR</b>	16.66%	20.04%
6	<b>Leverage Ratio</b>	11.39%	13.64%

Item 25: Loans and NPL by Sectoral Classification

S.No	Sector	Current Period		COPPY	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	74,637.18	27,150.75	60,597.82	865.79
b.	Manufacturing/Industry	4,342,555.36	1,504,218.54	4,575,978.09	856,597.29
c.	Service & Tourism	6,897,824.01	429,868.43	5,462,445.69	356,425.33
d.	Trade & Commerce	8,053,356.48	2,088,799.21	6,948,899.38	1,760,894.52
e.	Housing	10,366,629.43	853,371.82	8,476,256.38	596,548.15
f.	Transport	1,806,949.86	382,631.94	1,854,555.95	200,342.45
g.	Loans to Purchase Securities	41,537.92	8,561.71	55,372.81	9,225.49
h.	Personal Loan/LDCL/CC	137,193.40	50,846.18	183,486.05	48,342.11
i.	Education Loan	-	-	-	-
j.	Loan Against Term Deposit	262,475.99	7,881.44	230,277.73	2,320.78
k.	Loans to FI (s)	-	-	-	-
l.	Infrastructure Loan	-	-	-	-
m.	Staff Loan (incentive)	364,979.27	4,754.17	310,329.21	1,842.43
n.	Loans to Govt. Owned Corporation	-	-	430,795.33	-
o.	Consumer Loan (GE)	776,783.74	24,224.44	761,604.15	13,166.70
p.	Others	46,817.38	444.03	56,070.14	134.38
		<b>33,171,740.03</b>	<b>5,382,752.67</b>	<b>29,406,668.72</b>	<b>3,846,705.44</b>

Item 26: Loans(Over-draft and term loans) by type of counter-party

S.No	Counter- party	Current Period	COPPY
<b>1</b>	<b>Overdrafts</b>	<b>7,883,761.54</b>	<b>7,270,536.91</b>
a.	Governments	0	0
b.	Governments Corporation	-	-
c.	Public Companies	30,163.93	-
d.	Private Companies	7,823,797.10	7,241,888.04
e.	Individuals	29,800.51	28,648.87
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	-	-
<b>2</b>	<b>Term Loans</b>	<b>25,287,978.49</b>	<b>22,136,131.81</b>
a.	Governments	-	206.73
b.	Governments Corporation	-	-
c.	Public Companies	-	435,752.71
d.	Private Companies	8,801,731.80	7,439,769.85
e.	Individuals	16,486,033.37	14,260,124.46
f.	Commercial Banks	213.31	278.06
g.	Non-Bank Financial Institutions	-	-
		<b>33,171,740.03</b>	<b>29,406,668.72</b>

Item 29: Non Performing Loans and Provisions

Sl.No		Current Period	COPPY
<b>1</b>	<b>Amount of NPLs (Gross)</b>		
a	Substandard	2,014,278.36	1,983,505.49
b	Doubtful	269,854.76	287,636.07
c	Loss	3,098,619.55	1,575,563.87
<b>2</b>	<b>Specific Provisions</b>		
a	Substandard	410,315.92	426,752.78
b	Doubtful	133,418.10	133,162.32
c	Loss	2,830,502.47	1,468,407.81
<b>3</b>	<b>Interest - in - Suspense</b>		0
a	Substandard	79,145.55	84,256.40
b	Doubtful	15,622.38	22,558.04
c	Loss	329,042.77	158,608.77
<b>4</b>	<b>Net NPLs</b>		
a	Substandard	1,524,816.90	1,472,496.30
b	Doubtful	120,814.27	131,915.71
c	Loss	(60,925.69)	(51,452.70)
<b>5</b>	<b>Gross NPLs to Gross Loans</b>	16.23%	13.08%
<b>6</b>	<b>Net NPLs to Net Loans</b>	5.39%	5.73%
<b>7</b>	<b>General Provision</b>		
a	Standard	246,294.20	218,247.72
b	Watch	40,776.53	49,786.07

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Item 27: Assets (net of provisions) and Liabilities by Residual Maturity (Current Period and COPPY)

As of period ending 31.03.2020	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	6,382,421.64	-	-	-	-	-	-	6,382,421.64
Govt. Securities	-	-	-	-	-	-	-	-
Investment securities	-	1,709,210.38	2,848,256.54	100,229.51	-	-	242,324.84	4,900,021.27
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	4,000.00	563,139.58	870,760.88	1,551,588.91	1,637,095.72	1,912,917.91	22,834,189.86	29,373,692.85
Other assets	1,564.18	(4,006.24)	84,253.99	3,102.70	-	5,062.68	1,208,278.64	1,298,255.94
<b>TOTAL</b>	<b>6,387,985.81</b>	<b>2,268,343.72</b>	<b>3,803,271.41</b>	<b>1,654,921.11</b>	<b>1,637,095.72</b>	<b>1,917,980.58</b>	<b>24,284,793.34</b>	<b>41,954,391.70</b>
Amounts owed to other banks ***	188,551.86	2,277,253.98	2,157,316.64	547,867.82	29,802.09	-	-	5,200,792.39
Demand deposits	3,404,194.30	-	-	-	-	-	-	3,404,194.30
Savings deposits	8,901,430.68	-	-	-	-	-	-	8,901,430.68
Time deposits	(7,926.59)	434,287.19	483,400.81	544,588.51	530,768.85	630,481.78	14,850,343.30	17,465,943.85
Bonds & other negotiable instruments	-	-	-	-	-	-	-	-
Other liabilities	311,663.56	33,476.80	7,704.87	15,292.39	15,823.71	18,831.07	6,049,811.84	6,452,604.25
<b>TOTAL</b>	<b>12,797,913.81</b>	<b>2,745,017.98</b>	<b>2,648,422.31</b>	<b>1,107,748.73</b>	<b>576,394.65</b>	<b>649,312.85</b>	<b>21,429,581.37</b>	<b>41,954,391.70</b>
Assets/Liabilities	499.14	826.35	1,436.05	1,493.95	2,840.23	5,208.85	1,133.24	11,182.83
Net Mismatch in each Time Interval	(6,409,927.99)	(476,674.25)	1,154,849.09	547,172.38	1,060,701.07	1,268,667.73	2,855,211.97	0.00
Cumulative Net Mismatch	(6,409,927.99)	(6,886,602.25)	(5,731,753.16)	(5,184,580.77)	(4,123,879.70)	(2,855,211.97)	0.00	0.00

As of period ending 31.03.2019	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	6,527,138.90	-	-	-	-	-	-	6,527,138.90
Govt. Securities	-	499,944.44	499,937.50	499,933.33	-	-	-	1,499,815.28
Investment securities	-	1,356,284.99	207,388.82	906,355.48	358,807.53	-	242,307.91	3,071,144.73
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	-	667,668.94	944,099.89	1,304,392.97	1,599,019.40	1,791,801.28	20,805,807.01	27,112,789.49
Other assets	829.26	(4,144.55)	73,049.08	3,161.48	-	5,208.85	1,090,797.17	1,168,901.29
<b>TOTAL</b>	<b>6,527,968.15</b>	<b>2,519,753.83</b>	<b>1,724,475.29</b>	<b>2,713,843.26</b>	<b>1,957,826.93</b>	<b>1,797,010.13</b>	<b>22,138,912.08</b>	<b>39,379,789.68</b>
Amounts owed to other banks ***	343,191.68	520,735.99	1,131,900.50	540,074.12	29,799.66	-	-	2,565,701.95
Demand deposits	4,004,144.84	-	-	-	-	-	-	4,004,144.84
Savings deposits	7,974,893.63	-	-	-	-	-	-	7,974,893.63
Time deposits	10,308.00	1,043,199.19	313,650.73	1,179,949.27	846,010.03	571,773.33	12,658,368.94	16,623,259.49
Bonds & other negotiable instruments	-	-	-	-	-	-	-	-
Other liabilities	718,697.28	335,673.69	8,309.23	11,805.23	15,003.32	17,705.83	6,575,170.54	7,682,365.12
<b>TOTAL</b>	<b>13,051,235.43</b>	<b>1,899,608.87</b>	<b>1,453,860.46</b>	<b>1,731,828.62</b>	<b>890,813.01</b>	<b>589,479.16</b>	<b>19,762,964.13</b>	<b>39,379,789.68</b>
Assets/Liabilities	500.18	1,326.46	1,186.14	1,567.04	2,197.80	3,048.47	1,120.22	1.00
Net Mismatch in each Time Interval	(6,523,267.27)	620,144.96	270,614.83	982,014.64	1,067,013.92	1,207,530.97	2,375,947.95	(0.00)
Cumulative Net Mismatch	(6,523,267.27)	(5,903,122.32)	(5,632,507.49)	(4,650,492.84)	(3,583,478.92)	(2,375,947.95)	(0.00)	(0.00)

Item 28: Assets (net of provisions) and Liabilities by Original Maturity (Current Period and COPPY)

As of period ending 31.03.2020	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	6,382,421.64	-	-	-	-	-	-	6,382,421.64
Govt. Securities	-	-	-	-	-	-	-	-
Investment securities	-	750,546.45	2,442,551.62	554,622.95	909,975.41	-	242,324.84	4,900,021.27
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	-	46,373.34	12,264.42	91,171.11	29,389.75	713,095.56	28,481,398.66	29,373,692.85
Other assets	1,564.18	(4,006.24)	84,253.99	3,102.70	-	5,062.68	1,208,278.64	1,298,255.94
<b>TOTAL</b>	<b>6,383,985.81</b>	<b>792,913.55</b>	<b>2,539,070.03</b>	<b>648,896.76</b>	<b>939,365.16</b>	<b>718,158.24</b>	<b>29,932,002.15</b>	<b>41,954,391.70</b>
Amounts owed to other banks ***	188,551.86	2,952,419.00	-	1,189,634.74	840,384.70	29,802.09	-	5,200,792.39
Demand deposits	3,404,194.30	-	-	-	-	-	-	3,404,194.30
Savings deposits	8,901,430.68	-	-	-	-	-	-	8,901,430.68
Time deposits	(8,312.87)	20,117.39	-	383,743.15	138,665.95	130,433.76	16,801,296.47	17,465,943.85
Bonds & other negotiable instrument	-	-	-	-	-	-	-	-
Other liabilities	311,663.56	27,726.67	121.59	790.96	278.78	7,277.53	6,104,745.16	6,452,604.25
<b>TOTAL</b>	<b>12,797,527.52</b>	<b>3,000,263.06</b>	<b>121.59</b>	<b>1,574,168.85</b>	<b>979,329.43</b>	<b>167,513.38</b>	<b>23,435,467.87</b>	<b>41,954,391.70</b>
Assets/Liabilities	498.85	264.28	20,881,768.47	412.22	959.19	4,287.17	1,277.21	1.00
Net Mismatch in each Time Interval	(6,413,541.71)	(2,207,349.51)	2,538,948.44	(925,272.10)	(39,964.27)	550,644.86	6,496,534.28	0.00
Cumulative Net Mismatch	(6,413,541.71)	(8,620,891.21)	(6,081,942.78)	(7,007,214.87)	(7,047,179.14)	(6,496,534.28)	0.00	0.00

As of period ending 31.03.2019	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	6,527,138.90	-	-	-	-	-	-	6,527,138.90
Govt. Securities	-	-	1,499,815.28	-	-	-	-	1,499,815.28
Investment securities	-	500,301.37	248,731.57	963,722.38	757,273.97	-	601,115.44	3,071,144.73
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	-	56,426.39	136,101.16	69,745.33	50,016.02	783,145.65	26,017,354.94	27,112,789.49
Other assets	829.26	(4,144.55)	73,049.08	3,161.48	-	5,208.85	1,090,797.17	1,168,901.29
<b>TOTAL</b>	<b>6,527,968.15</b>	<b>552,583.21</b>	<b>1,957,697.08</b>	<b>1,036,629.19</b>	<b>807,290.00</b>	<b>788,354.50</b>	<b>27,709,267.54</b>	<b>39,379,789.68</b>
Amounts owed to other banks ***	343,191.68	250,178.08	-	921,341.99	1,021,190.54	29,799.66	-	2,565,701.95
Demand deposits	4,004,144.84	-	-	-	-	-	-	4,004,144.84
Savings deposits	7,974,893.63	-	-	-	-	-	-	7,974,893.63
Time deposits	2.02	-	-	500,459.98	131,947.28	900,489.23	15,090,360.98	16,623,259.49
Bonds & other negotiable instruments	-	-	-	-	-	-	-	-
Other liabilities	718,697.28	329,757.85	1,357.10	699.84	433.74	7,135.31	6,624,283.98	7,682,365.12
<b>TOTAL</b>	<b>13,040,929.45</b>	<b>579,935.94</b>	<b>1,357.10</b>	<b>1,422,501.81</b>	<b>1,153,571.56</b>	<b>937,424.20</b>	<b>22,244,069.62</b>	<b>39,379,789.68</b>
Assets/Liabilities	500.58	952.83	1,442,554.28	728.74	699.82	840.98	1,245.69	1.00
Net Mismatch in each Time Interval	(6,512,961.29)	(27,352.72)	1,956,339.98	(385,872.62)	(346,281.56)	(149,069.70)	5,465,197.93	(0.00)
Cumulative Net Mismatch	(6,512,961.29)	(6,540,314.02)	(4,583,974.04)	(4,969,846.66)	(5,316,128.22)	(5,465,197.93)	(0.00)	(0.00)



Item 30:

## Assets and Investments

Sl.No	Investment	Current Period	COPPY
	<b>Marketable Securities</b>		
	<b>1 (Interest Earning)</b>		
a	RMA Securities		1,490,025.00
b	RGOB Bonds/Securities		
c	Corporate Bonds	115,332.00	115,332.00
d	Others		
	<b>Sub-total</b>	<b>115,332.00</b>	<b>1,605,357.00</b>
	<b>2 Equity Investments</b>		
	Public Companies	119,562.56	119,562.56
	Private Companies	-	-
	Commercial Banks	2,500.00	2,500.00
	Non-Bank Financial Inst	40,293.96	40,293.96
Less			
i	Specific Provisions	-	-
	<b>3 Fixed Assets</b>		
j	Fixed Assets (Gross)	1,436,695.59	1,006,395.83
Less			
k	Accumulated Depreciation	376,296.29	293,063.49
l	Fixed Assets (Net Book Value)	1,060,399.30	713,332.34

Item 31:

## Geographical Distribution of Exposures

	Domestic		India		Other	
	Current Period	COPPY	Current Period	COPPY	Current Period	COPPY
Demand Deposits held with other banks	145,708.34	382,148.98	345,306.86	363,242.56	474,255.51	419,652.94
Time deposits held with other banks	4,619,873.77	2,725,152.05	0		37,822.66	103,684.77
Borrowings	529,426.23	529,424.66	0	0	0	0

Item 32:

## Credit Risk Exposures by collateral

Sl.No	Particular	Current Period	COPPY
<b>1</b>	<b>Secured Loans</b>	<b>33,171,740</b>	<b>29,406,669</b>
	Loans secured by physical/real estate collateral		
a.		32,091,959	28,690,223
b.	Loans secured by financial assets	304,014	285,651
c.	Loans secured by guarantees	775,768	430,795
<b>2</b>	<b>Unsecured Loans</b>		
<b>3</b>	<b>Total Loans</b>	<b>33,171,740</b>	<b>29,406,669</b>

  
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