

Item 21: Tier 1 Capital and its sub-components

Fig in '000

Sl.No		Current Period	COPPY
1	Total Tier 1 Capital		
a	Paid-Up Capital	3,950,323	3,950,323
b	General Reserves	2,085,970	2,070,480
c	Share Premium Account	-	-
d	Retained Earnings	205,813	205,665
Less:-		-	-
e	Losses for the Current Year	(1,087,322)	(15,130)
f	Holdings of Tier 1 instruments issued by FIs	-	-

Item 22: Tier 2 Capital and its sub-components

Sl.No		Current Period	COPPY
1	Tier II Capital		
a	Capital Reserve	-	-
b	Fixed Assets Revaluation Reserve	-	-
c	Exchange Fluctuation Reserve	170,284	151,217
d	Investment Fluctuation Reserve	-	-
e	Research and Development Fund	479,000	479,000
f	General Provision	296,234	281,796
g	Capital Grants	500,000	500,000
h	Subordinated Debt	123,014	22,740
i	Profit for the Year		

Item 23: Risk weighted Exposure Table
Current Year

Sl.No	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	5,736,872	0%	-
2	20% Risk Weighted Assets	4,497,629	20%	899,526
3	50% Risk Weighted Assets	488,318	50%	244,159
4	100% Risk Weighted Assets	33,629,242	100%	33,629,242
5	150% Risk Weighted Assets	1,570,701	150%	2,356,052
6	Operational Risk	2,536,356		2,536,356

COPPY

Sl.No	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	5,441,281	0%	-
2	20% Risk Weighted Assets	3,567,596	20%	713,519
3	50% Risk Weighted Assets	1,066,988	50%	533,494
4	100% Risk Weighted Assets	31,335,214	100%	31,335,214
5	150% Risk Weighted Assets	733,475	150%	1,100,213
6	Operational Risk	2,643,854		2,643,854

Item 24: Capital Adequacy ratios

Sl.No		Current Period	COPPY
1	Tier 1 Capital	5,154,784	6,211,338
	Of which Counter-cyclical Capital Buffer (CcyB) (if applicable)		
	Of which Sectoral Capital Requirements (SCR) (if applicable)		
i	Sector 1		
ii	Sector 2		
iii	Sector 3		
2	Tier 2 Capital	1,322,504	1,389,273
3	Total Qualifying capital	6,374,018	7,556,177
4	Core CAR	13.00%	17.10%
	Of which CcyB (if applicable) expressed as % of RWA		
	Of which SCR (if applicable) expressed as % of Sectoral RWA		
i	Sector 1		
ii	Sector 2		
iii	Sector 3		
5	CAR	16.07%	20.80%
6	Leverage Ratio	11.22%	14.74%


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Item 25: Loans and NPL by Sectoral Classification

S.No	Sector	Current Period		COPPY 2019	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	83,662	30,515	65,286	2,314
b.	Manufacturing/Industry	3,409,261	1,054,305	4,579,530	680,911
c.	Service & Tourism	10,064,840	1,302,719	5,833,862	294,616
d.	Trade & Commerce	6,149,336	1,526,229	6,964,748	1,270,775
e.	Housing	10,632,081	844,121	8,811,770	289,335
f.	Transport	1,881,215	393,868	1,884,232	182,568
g.	Loans to Purchase Securities	41,279	8,564	60,735	9,479
h.	Personal Loan/CC	136,867	49,668	168,169	55,048
i.	Education Loan	-	-	-	-
j.	Loan Against Term Deposit	207,595	4,732	291,129	971
k.	Loans to FI (s)	85,136	-	-	-
l.	Infrastructure Loan	-	-	-	-
m.	Staff Loan (incentive)	361,805	4,587	339,356	1,743
n.	Loans to Govt. Owned Corporation	-	-	393,951	-
o.	Consumer Loan (GE)	792,906	22,787	753,207	13,723
p.	Others	29,782	13	66,851	19
		33,875,765,425.74	5,242,107,843.89	30,212,825,391.29	2,801,501,571.82

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

S.No	Counter- party	Current Period	COPPY
1	Overdrafts		
a.	Governments	-	-
b.	Governments Corporation	-	-
c.	Public Companies	31,111	-
d.	Private Companies	7,882,039	7,436,452
e.	Individuals	29,592	30,755
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	85,136	-
2	Term Loans		
a.	Governments	-	201
b.	Governments Corporation	-	-
c.	Public Companies	1,823	403,592
d.	Private Companies	9,022,850	7,618,315
e.	Individuals	16,823,001	14,656,416
f.	Commercial Banks	213	262
g.	Non-Bank Financial Institutions	-	-

Item 29: Non Performing Loans and Provisions

	Current Period	COPPY
1 Amount of NPLs (Gross)		
a. Substandard	1,969,044	675,056
b. Doubtful	271,156	603,507
c. Loss	3,001,908	1,522,938
2 Specific Provisions		
a. Substandard	401,426	142,815
b. Doubtful	133,190	286,011
c. Loss	2,725,083	1,392,763
3 Interest - in -Suspense		
a. Substandard	75,453	27,383
b. Doubtful	17,324	42,846
c. Loss	318,930	176,208
4 Net NPLs		
a. Substandard	1,492,165	504,858
b. Doubtful	120,642	274,650
c. Loss	(42,106)	(46,033)
5 Gross NPLs to Gross Loans	15.47%	9.27%
6 Net NPLs to Net Loans	4.26%	2.61%
7 General Provision		
a. Standard	255,299	245,363
b. Watch	40,935	36,433


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

As of period ending 30.0	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	5,180,123,719	-	-	-	-	-	-	5,180,124
Govt. Securities	-	-	997,761,639	-	-	-	-	997,762
Investment securities	-	2,242,628,109	1,304,606,557	803,647,541	-	-	239,744,054	4,590,626
Loans & advances to b	-	-	-	-	-	-	-	-
Loans & advances to cu	171,890,141	243,683,019	1,666,756,886	2,217,342,577	1,568,062,004	1,197,621,166	23,139,003,149	30,204,359
Other assets	13,389,552	(4,104,531)	66,133,842	2,245,494	-	6,972,907	1,194,170,189	1,278,807
TOTAL	5,345,403,412	2,482,206,597	4,035,258,925	3,023,235,611	1,568,062,004	1,204,594,073	24,572,917,392	42,251,678
Amounts owed to other	256,655,953	2,712,813,940	1,166,385,727	749,757,516	-	-	-	4,885,613
Demand deposits	2,601,009,406	-	-	-	-	-	-	2,601,009
Savings deposits	10,467,649,012	-	-	-	-	-	-	10,467,649
Time deposits	(8,885,246)	235,199,661	388,703,490	551,184,911	633,784,043	746,125,684	14,846,997,380	17,393,110
Bonds & other negotiab	-	-	-	-	-	-	-	506,885
Other liabilities	265,410,418	2,841,573	15,690,460	21,489,723	16,010,906	11,920,315	6,064,047,895	6,397,411
TOTAL	13,581,839,543	2,950,855,175	1,570,779,677	1,322,432,150	649,794,949	758,045,999	21,417,930,521	42,251,678
Assets/Liabilities	395,042	841,182	2,568,953	2,286,118	2,413,164	1,589,078	1,147,306	1,000,000
Net Mismatch in each Ti	(8,216,436,131)	(468,648,578)	2,464,479,247	1,700,803,462	918,267,055	446,548,074	3,154,986,871	0
Cumulative Net Mismatch	(8,216,436,131)	(8,685,084,709)	(6,220,605,462)	(4,519,802,000)	(3,601,534,945)	(3,154,986,871)	0	0

As of period ending 30.0	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	6,481,495	-	-	-	-	-	-	6,481,495
Govt. Securities	-	-	-	-	-	-	-	-
Investment securities	-	1,363,919	1,057,279	916,973	-	-	239,748	3,577,919
Loans & advances to b	-	-	-	-	-	-	-	-
Loans & advances to cu	-	443,694	766,116	1,543,436	1,811,407	2,163,010	21,417,136	28,144,799
Other assets	781	(941)	68,165	2,157	-	9,301	1,168,721	1,248,183
TOTAL	6,482,277	1,806,672	1,891,560	2,462,565	1,811,407	2,172,310	22,825,606	39,452,397
Amounts owed to other	195,781	891,781	1,358,824	632,345	100,022	-	-	3,178,753
Demand deposits	3,343,935	-	-	-	-	-	-	3,343,935
Savings deposits	8,584,977	-	-	-	-	-	-	8,584,977
Time deposits	(7,341)	319,101	884,560	819,496	545,740	453,029	13,576,847	16,591,431
Bonds & other negotiab	-	-	-	-	-	-	-	506,904
Other liabilities	91,263	5,598	7,831	16,080	18,575	22,114	7,084,937	7,246,397
TOTAL	12,208,614	1,216,480	2,251,214	1,467,922	664,336	475,144	21,168,688	39,452,397
Assets/Liabilities	531	1,485	840	1,678	2,727	4,572	1,078	1,000
Net Mismatch in each Ti	(5,726,337)	590,192	(359,654)	994,643	1,147,071	1,697,166	1,656,918	0
Cumulative Net Mismatch	(5,726,337)	(5,136,145)	(5,495,799)	(4,501,156)	(3,354,084)	(1,656,918)	0	0

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

As of period ending 30.0	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	5,180,124	-	-	-	-	-	-	5,180,124
Govt. Securities	-	-	997,762	-	-	-	-	997,762
Investment securities	-	850,533	2,595,726	-	904,623	-	239,744	4,590,626
Loans & advances to b	-	-	-	-	-	-	-	-
Loans & advances to c	-	37,039	247,501	97,300	90,766	569,532	29,162,221	30,204,359
Other assets	13,390	(4,105)	66,134	2,245	-	6,973	1,194,170	1,278,807
TOTAL	5,193,513	883,467	3,907,123	99,546	995,389	574,505	30,596,136	42,251,678
Amounts owed to other	256,656	2,556,541	-	1,195,807	846,514	30,095	-	4,885,613
Demand deposits	2,601,009	-	-	-	-	-	-	2,601,009
Savings deposits	10,467,649	-	-	-	-	-	-	10,467,649
Time deposits	(9,256)	70,185	-	51,234	23,928	341,298	16,915,721	17,393,110
Bonds & other negotiab	-	-	-	-	-	-	-	506,885
Other liabilities	263,746	397	2,470	940	826	5,810	6,123,221	6,397,411
TOTAL	13,579,805	2,627,124	2,470	1,247,981	871,267	377,203	23,545,828	42,251,678
Assets/Liabilities	382	336	1,581,577	80	1,142	1,528	1,299	1,000
Net Mismatch in each Ti	(8,386,291)	(1,743,657)	3,904,653	(1,148,435)	124,122	199,302	7,050,308	0
Cumulative Net Mismatch	(8,386,291)	(10,129,949)	(6,225,296)	(7,373,731)	(7,249,610)	(7,050,308)	0	0

As of period ending 30.0	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	6,481,495	-	-	-	-	-	-	6,481,495
Govt. Securities	-	-	-	-	-	-	-	-
Investment securities	-	300,088	700,784	1,217,615	756,078	-	603,355	3,577,919
Loans & advances to b	-	-	-	-	-	-	-	-
Loans & advances to cu	-	66,832	2,787	51,462	60,136	858,434	27,105,148	28,144,799
Other assets	781	(941)	68,165	2,157	-	9,301	1,168,721	1,248,183
TOTAL	6,482,277	365,979	771,736	1,271,233	816,214	867,735	28,877,224	39,452,397
Amounts owed to other	195,781	950,349	-	975,337	1,027,192	30,094	-	3,178,753
Demand deposits	3,343,935	-	-	-	-	-	-	3,343,935
Savings deposits	8,584,977	-	-	-	-	-	-	8,584,977
Time deposits	(7,645)	-	-	-	48,947	695,802	15,854,326	16,591,431
Bonds & other negotiab	-	-	-	-	-	-	-	506,904
Other liabilities	91,263	905	27	514	592	8,798	7,144,299	7,246,397
TOTAL	12,208,310	951,254	27	975,851	1,076,731	734,694	23,505,529	39,452,397
Assets/Liabilities	531	385	28,244,351	1,303	758	1,181	1,229	1,000
Net Mismatch in each Ti	(5,726,034)	(585,275)	771,708	295,382	(260,517)	133,041	5,371,694	0
Cumulative Net Mismatch	(5,726,034)	(6,311,309)	(5,539,601)	(5,244,219)	(5,504,736)	(5,371,694)	0	0

Item 30: Assets and Investments

Sl.No	Investment	Current Period	COPPY
1	Marketable Securities (Interest Earning)		
a	RMA Securities	997,301	-
b	RGOB Bonds/Securities	-	-
c	Corporate Bonds	115,332	115,332
d	Others	-	-
	Sub-total	1,112,633	115,332
2	Equity Investments		
	Public Companies	119,563	119,563
	Private Companies	-	-
	Commercial Banks	2,500	2,500
	Non-Bank Financial Institutions	40,294	40,294
Less			
i	Specific Provisions	-	-
3	Fixed Assets		
j	Fixed Assets (Gross)	1,441,647	1,120,224
Less			
k	Accumulated Depreciation	401,649	300,035
l	Fixed Assets (Net Book Value)	1,039,997	820,188,857

Item 31: Geographical Distribution of Exposures

Sl.No		Domestic		India		Other	
		Current Period	COPPY	Current Period	COPPY	Current Period	COPPY
1	Demand Deposits held with other banks	345,233	158,220	379,269	867,819	(76,355)	305,304
2	Time deposits held with other banks	4,313,080	3,434,131			37,802	103,571
3	Borrowings	506,885	871,690				

Item 32: Credit Risk Exposures by collateral

Sl.No	Particular	Current Period	COPPY
1	Secured Loans	33,875,765.43	30,212,825.39
a.	Loans secured by physical/real estate collateral	32,719,081	29,108,064
b.	Loans secured by financial collateral	1,041,780	351,865
c.	Loans secured by guarantees	114,905	752,897
2	Unsecured Loans	-	-
3	Total Loans	33,875,765	30,212,825



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