

Quarterly Disclosure : 3rd Quarter 2023

Item 21: Tier 1 Capital and its sub-components

Amount '000

Sl.No		Current Period	COPPY
1	Total Tier 1 Capital		
a	Paid-Up Capital	4,882,192	3,950,323
b	General Reserves	2,448,051	2,230,196
c	Share Premium Account		
d	Retained Earnings	59,204	620,576
Less:-			
e	Losses for the Current Year		
f	Buyback of FI's own shares		(147,136)
g	Holdings of Tier 1 instruments issued by FIs	(733)	(733)

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	217,567	187,058
d	Investment Fluctuation Reserve		
e	Bond Redemption Reserve		475,000
f	Reserve For loan Loss	226,432	313,288
g	General Provision	466,467	386,754
h	Subordinated Debt	51,781	151,781
i	Profit for the Year	516,297	528,659

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	14,362,914	0%	-
2	20% Risk Weighted Assets	3,689,446	20%	737,889
3	50% Risk Weighted Assets	3,012,307	50%	1,506,154
4	100% Risk Weighted Assets	51,438,603	100%	51,438,603
5	Risk-weight for operational risk	2,486,286		2,486,286
				-
				-

COPPY

Sl.No	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	11,004,324	0%	-
2	20% Risk Weighted Assets	1,554,316	20%	310,863
3	50% Risk Weighted Assets	2,668,726	50%	1,334,363
4	100% Risk Weighted Assets	45,558,121	100%	45,558,121
5	Risk-weight for operational risk	2,324,632		2,324,632

Item 24: Capital Adequacy ratios

Sl.No		Current Period	COPPY
1	Tier 1 Capital	7,388,715	6,653,226
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	Tier 2 Capital	1,478,544	2,042,540
3	Total Qualifying capital	8,854,890	8,661,061
4	Core CAR	13.15%	13.43%
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	CAR	15.76%	17.49%
6	Leverage Ratio	10.19%	10.95%

Item 25: Loans and NPL by Sectoral Classification

SL.No	Sector	Current Period		COPPY	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	70,360	12,757	73,604	14,037
b.	Manufacturing/Industry	4,794,013	362,390	4,470,063	487,274
c.	Service & Tourism	10,220,186	392,338	8,869,050	276,799
d.	Trade & Commerce	10,895,080	1,185,914	10,032,686	934,430
e.	Housing	16,397,088	333,073	13,038,462	284,922
f.	Transport	1,615,640	155,872	2,043,032	111,959
g.	Loans to Purchase Securities	202,635	-	80,697	-
h.	Personal Loan/LDCL/CC	100,129	11,789	107,983	24,683
i.	Education Loan	1,185,596	-	-	-
j.	Loan Against Term Deposit	2,711,539	2,835	421,560	874
k.	Loans to FI (s)	-	-	-	-
l.	Infrastructure Loan	-	-	-	-
m.	Staff Loan (incentive)	438,259	1,212	402,723	4,032
n.	Loans to Govt. Owned Corporations	-	-	-	-
o.	Consumer Loan (GE)	1,657,293	65,037	1,393,727	54,757
p.	Others	44,951	1,174	179,632	73,515
		50,332,770	2,524,390	41,113,219	2,267,282

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

S.No	Counter- party	Current Period	COPPY
1	Overdrafts	8,880,634	8,387,282
a	Governments	-	-
b	Governments Corporation	51,172	47,420
c	Public Companies	-	-
d	Private Companies	8,790,865	8,299,867
e	Individuals	38,598	39,996
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	-	-
2	Term Loans	41,408,358	32,619,820
a	Governments	-	-
b	Governments Corporation	-	-
c	Public Companies	96	123
d	Private Companies	12,912,258	11,156,416
e	Individuals	28,489,186	21,450,868
f	Commercial Banks	122	163
g	Non-Bank Financial Institutions	6,695	12,251
	Bills Discounted and Purchased		
3	(Interest Earning)	43,777	106,117
		50,332,770	41,113,219

Item 27:

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

As of period ending 30.09.2023	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	7,221,617	-	-	-	-	-	-	7,221,617
Govt. Securities	-	-	-	-	-	-	5,763,915	5,763,915
Investment securities	-	-	-	3,501,444	-	-	303,708	3,805,151
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	506,366	1,402,927	1,865,647	1,336,945	2,680,099	2,641,355	37,838,963	48,272,302
Other assets	251,511	9,339	112,741	52,493	-	138,414	1,483,641	2,048,138
TOTAL	7,979,494	1,412,266	1,978,387	4,890,881	2,680,099	2,779,769	45,390,226	67,111,122
Amounts owed to other banks ***	291,761	3,057,200	1,309,504	252,027	-	-	14,983	4,925,475
Demand deposits	4,753,287	-	-	-	-	-	-	4,753,287
Savings deposits	13,710,684	-	-	-	-	-	-	13,710,684
Time deposits	(17,781)	534,363	1,026,102	1,780,444	1,710,071	1,461,196	26,560,602	33,054,997
Bonds & other negotiable instruments	-	-	-	-	514,466	-	-	514,466
Other liabilities	1,100,607	208,035	18,588	12,909	26,616	26,232	8,759,226	10,152,214
TOTAL	19,838,558	3,799,597	2,354,195	2,045,380	2,251,152	1,487,428	35,334,811	67,111,122
Assets/Liabilities	0	0	0	0	0	0	0	0
Net Mismatch in each Time Interval	(11,859,065)	(2,387,332)	(375,808)	2,845,501	428,947	1,292,341	10,055,415	0
Cumulative Net Mismatch	(11,859,065)	(14,246,396)	(14,622,204)	(11,776,703)	(11,347,756)	(10,055,415)	0	0

COPPY

As of period ending 30.09.2022	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	7,280,210	-	-	-	-	-	-	7,280,210
Govt. Securities	-	-	-	1,997,323	-	988,703	2,531,632	5,517,658
Investment securities	-	-	-	1,066,543	-	-	236,906	1,303,449
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	621,197	961,444	1,201,997	1,941,517	1,634,625	1,838,135	30,828,431	39,027,346
Other assets	608,897	48	485,519	60,185	-	63,954	1,066,068	2,284,670
TOTAL	8,510,303	961,492	1,687,515	5,065,568	1,634,625	2,890,792	34,663,037	55,413,333
Amounts owed to other banks ***	366,088	-	-	-	-	-	6,110	372,198
Demand deposits	3,592,779	-	-	-	-	-	-	3,592,779
Savings deposits	13,345,225	-	-	-	-	-	-	13,345,225
Time deposits	(11,768)	672,499	467,130	767,942	733,711	900,369	25,137,339	28,667,221
Bonds & other negotiable instruments	-	-	-	-	-	-	514,466	514,466
Other liabilities	141,654	204,923	11,834	18,948	16,469	18,277	8,509,339	8,921,443
TOTAL	17,433,978	877,422	478,964	786,890	750,180	918,645	34,167,253	55,413,333
Assets/Liabilities	0	0	0	0	0	0	0	0
Net Mismatch in each Time Interval	(8,923,675)	84,070	1,208,551	4,278,678	884,445	1,972,147	495,784	0
Cumulative Net Mismatch	(8,923,675)	(8,839,605)	(7,631,054)	(3,352,376)	(2,467,931)	(495,784)	0	0

Item 28:

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

As of period ending 30.09.2023	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	7,221,617	-	-	-	-	-	-	7,221,617
Govt. Securities	-	-	-	-	-	-	5,763,915	5,763,915
Investment securities	-	-	-	3,501,444	-	-	303,708	3,805,151
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	970,505	1,403,557	1,878,784	1,350,555	2,680,109	2,604,708	37,384,083	48,272,302
Other assets	251,511	9,339	112,741	52,493	-	138,414	1,483,641	2,048,138
TOTAL	8,443,632	1,412,896	1,991,525	4,904,491	2,680,109	2,743,122	44,935,346	67,111,122
Amounts owed to other banks ***	291,761	3,056,236	-	1,562,496	-	-	14,983	4,925,475
Demand deposits	4,753,287	-	-	-	-	-	-	4,753,287
Savings deposits	13,710,684	-	-	-	-	-	-	13,710,684
Time deposits	(18,140)	71,877	-	179,592	48,914	1,386,558	31,386,195	33,054,997
Bonds & other negotiable instruments	-	-	-	-	-	-	514,466	514,466
Other liabilities	1,095,486	194,665	10,077	1,052	565	12,655	8,837,714	10,152,214
TOTAL	19,833,078	3,322,777	10,077	1,743,140	49,480	1,399,213	40,753,358	67,111,122
Assets/Liabilities	0	0	0	0	0	0	0	0
Net Mismatch in each Time Interval	(11,389,446)	(1,909,881)	1,981,448	3,161,351	2,630,630	1,343,909	4,181,988	0
Cumulative Net Mismatch	(11,389,446)	(13,299,326)	(11,317,878)	(8,156,527)	(5,525,898)	(4,181,988)	0	0

COPPY

As of period ending 30.09.2022	On demand	1-30 days	31- 90 days	91- 180 days	181- 270 days	271- 365 days	Over 1 year	Total
Cash in hand	7,280,210	-	-	-	-	-	-	7,280,210
Govt. Securities	-	-	-	1,997,323	-	-	3,520,335	5,517,658
Investment securities	-	-	-	1,066,543	-	-	236,906	1,303,449
Loans & advances to banks	-	-	-	-	-	-	-	-
Loans & advances to customers	1,093,497	1,020,269	1,189,028	1,950,268	1,663,985	1,744,266	30,366,033	39,027,346
Other assets	608,897	48	485,519	60,185	-	63,954	1,066,068	2,284,670
TOTAL	8,982,604	1,020,316	1,674,547	5,074,319	1,663,985	1,808,220	35,189,342	55,413,333
Amounts owed to other banks ***	366,088	-	-	-	-	-	6,110	372,198
Demand deposits	3,592,779	-	-	-	-	-	-	3,592,779
Savings deposits	13,345,225	-	-	-	-	-	-	13,345,225
Time deposits	(12,128)	35,291	-	25,577	202,664	1,338,839	27,076,979	28,667,221
Bonds & other negotiable instruments	-	-	-	-	-	-	514,466	514,466
Other liabilities	135,691	196,593	14	3,844	345	7,412	8,577,545	8,921,443
TOTAL	17,427,657	231,884	14	29,421	203,009	1,346,250	36,175,099	55,413,333
Assets/Liabilities	0	0	123	0	0	0	0	0
Net Mismatch in each Time Interval	(8,445,053)	788,433	1,674,533	5,044,898	1,460,976	461,970	(985,757)	0
Cumulative Net Mismatch	(8,445,053)	(7,656,621)	(5,982,088)	(937,190)	523,787	985,757	0	0

Item 29: Non Performing Loans and Provisions

Sl.No		Current Period	COPPY
1	Amount of NPLs (Gross)		
a	Substandard	482,325	576,736
b	Doubtful	327,674	66,318
c	Loss	1,714,391	1,624,228
2	Specific Provisions		
a	Substandard	101,330	121,787
b	Doubtful	162,417	31,204
c	Loss	1,527,876	1,633,566
3	Interest - in -Suspense		
a	Substandard	15,981	24,597
b	Doubtful	20,467	6,369
c	Loss	232,406	270,858
4	Net NPLs		
a	Substandard	365,014	430,353
b	Doubtful	144,790	28,746
c	Loss	(45,891)	(280,196)
5	Gross NPLs to Gross Loans	5.02%	5.51%
6	Net NPLs to Net Loans	0.96%	-0.54%
7	General Provision		
a	Standard	452,353	362,477.52
b	Watch	14,114	24,276.63

Item 30: Assets and Investments

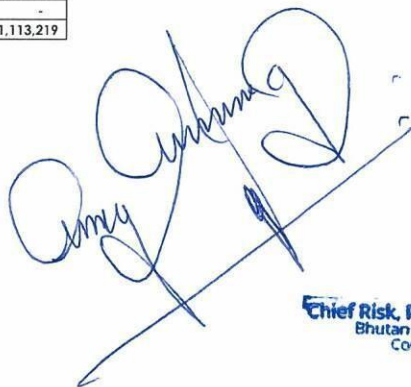
Sl.No	Investment	Current Period	COPPY
1	Marketable Securities (Interest Earning)		
a	RMA Securities		1,994,268
b	RGOB Bonds/Securities	5,687,999	3,487,999
c	Corporate Bonds	115,332	798,180
d	Others		
	Sub-total	5,803,331	6,280,447
2	Equity Investments		
a	Public Companies		114,075
b	Private Companies		
c	Commercial Banks	2,500	2,500
d	Non-Bank Financial Institutions	40,294	40,294
	Less		
i	Specific Provisions	-	-
3	Fixed Assets		
i	Fixed Assets (Gross)	1,734,476	1,583,636
	Less		
k	Accumulated Depreciation	700,494	603,080
j	Fixed Assets (Net Book Value)	1,033,982	980,556

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	5,131,476	5,362,696	524,350	259,985	721,952	997,680
2	Time deposits held with other banks	3,316,736	200,575		-	184,708	180,888
3	Borrowings	514,466	514,466	-	-	-	-

Item 32: Credit Risk Exposures by Collateral

Sl.No	Particular	Current Period	COPPY
1	Secured Loans	50,282,900.76	41,113,219.26
a	Loans secured by physical/real estate collateral	45,711,433	39,217,236
b	Loans secured by financial collateral	2,914,174	502,256
c	Loans secured by guarantees	1,657,293	1,393,727
2	Unsecured Loans	49,869.04	-
3	Total Loans	50,332,770	41,113,219



Chief Risk Review & Compliance
Bhutan National Bank Ltd.
Corporate Office