

Annexure.1 Formats for Annual Disclosures 1

Item 1: Tier 1 Capital and its sub-components

S. No		Current Period	Corresponding Period of Previous Year (COPPY)
1	Total Tier 1 Capital		
a.	Paid-Up Capital	1,400,001	1,200,000
b.	General Reserves	-	-
c.	Share Premium Account	-	-
d.	Retained Earnings	(370,702)	(623,710)
Less:-			
e.	Losses for the Current Year	-	-

Item 2: Tier 2 Capital and its sub-components

S.no.		Current Period	COPPY
1	Tier II Capital		
a.	Capital Reserve	-	-
b.	Fixed Assets Revaluation	913,632	-
c.	Exchange Fluctuation Reserve	-	-
d.	Investment Fluctuation Reserve	-	-
e.	Research and Development Fund	-	-
f.	General Provision	155,261	142,993
g.	Capital Grants	-	-
h.	Subordinated Debt	250,000	250,000
i.	Profit for the Year	-	-

1 All items reported in 000' Ngultrum



Item 3: Risk weighted assets (Current Period and COPPY)³

S.no.	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	4,206	0.00%	-
2	20% Risk Weighted Assets	2,398,145	20.00%	479,629
3	50% Risk Weighted Assets	66,975	50.00%	33,488
4	100% Risk Weighted Assets	17,692,551	100.00%	17,692,551
5	150% Risk weighted Assets	1,137,081	150.00%	1,705,622
6	200% Risk Weighted Assets	-	-	-
7	250% Risk weighted Assets	-	-	-
8	300% Risk Weighted Assets	-	-	-
Grand Totals		21,298,958		19,911,289

Item 4: Capital Adequacy ratios

S.no.		Current Period	COPPY
1	Tier 1 Capital	1,029,299	576,290
a.	<i>Of which Counter-Cyclical Capital Buffer (CCyB) (if applicable)</i>	-	-
b.	<i>Of which Sectoral Capital Requirements (SCR) (if applicable)</i>	-	-
i.	Sector 1	-	-
ii.	Sector 2	-	-
iii.	Sector 3	-	-
2	Tier 2 Capital	1,318,893	392,993
3	Total qualifying capital	2,348,192	969,283

² COPPY figures to be reported in parenthesis next to the figures for the current reporting period

³ (i) This format is subject to change in line with a change in Form M12 of the monthly returns submitted by financial institutions to the RMA. (ii) In case of sector-specific risk-weights, loans to different sectors having the same risk weight can be summed together and reported under one risk weight heading. For example, if housing and transport loans are to receive the same 150% risk weight, then loans to the two sectors may be added together and reported as part of 'Loans and Advances' under the 150% risk-weight category.



S.no.		Current Period	COPPY
4	Core CAR	5.17%	2.96%
a.	<i>Of which CCyB (if applicable) expressed as % of RWA</i>		
b.	<i>Of which SCR (if applicable) expressed as % of Sectoral RWA</i>		
i.	Sector 1		
ii.	Sector 2		
iii.	Sector 3		
5	CAR	9.18%	4.72%
6	Leverage ratio	10.29%	4.83%

Item 5: Loans and NPL by Sectoral Classifications

S.no	Sector	Current Period		COPPY	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	51,604	475	3,496	407
b.	Manufacturing/Industry	3,086,618	995,694	2,246,656	654,408
c.	Service & Tourism	7,312,287	2,835,854	6,596,413	2,189,856
d.	Trade & Commerce	3,981,069	1,056,589	3,924,136	1,123,060
e.	Housing	2,808,042	724,582	2,673,550	368,660
f.	Transport	657,506	109,856	742,583	164,514
g.	Loans to Purchase Securities	15,602	-	143,483	616
h.	Personal Loan	2,271,876	652,882	2,172,492	715,969
i.	Education Loan	97,962	25,792	102,416	18,646
j.	Loan Against Term Deposit	-	-	-	-
k.	Loans to FI(s)	-	-	-	-
l.	Infrastructure Loan	-	-	-	-
m.	Staff loan (incentive)	332,109	8,520	369,976	10,188
n.	Loans to Govt. Owned Corporation	-	-	-	-
o.	Consumer Loan (GE)	-	-	-	-

4 The sectoral classification may be subject to change as directed by RMA time to time.



Item 6: Loans (Over-drafts and term loans) by type of counter-party

S.no	Counter-party	Current Period	COPPY
1	Overdrafts		
a.	Government	-	-
b.	Government Corporations	-	-
c.	Public Companies	-	-
d.	Private Companies	1,552,521	2,101,983
e.	Individuals	5,904,201	7,031,935
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	-	-
2	Term Loans		
a.	Government	-	-
b.	Government Corporations	-	-
c.	Public Companies	-	-
d.	Private Companies	3,857,878	1,756,443
e.	Individuals	9,300,077	8,084,842
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	-	-

Item 10: Non performing Loans and Provisions

		Current Period	COPPY
1	Amount of NPLs (Gross)		
a.	Substandard	1,028,787	1,123,009
b.	Doubtful	1,352,156	903,314
c.	Loss	4,029,307	3,220,006
2	Specific Provisions		
a.	Substandard	200,274	255,490
b.	Doubtful	607,898	414,510
c.	Loss	3,194,176	2,747,066
3	Interest-in-Suspense		
a.	Substandard	27,415	75,791
b.	Doubtful	136,361	97,542
c.	Loss	835,131	472,939
4	Net NPLS		
a.	Substandard	801,098	791,728
b.	Doubtful	607,898	391,262
c.	Loss	-	-
5	Gross NPLs to Gross Loans	27.65%	27.65%
6	Net NPLs to Net loans	7.93%	7.93%
7	General Provisions		
a.	Standard	106,674	115,596
b.	Watch	48,587	27,397



Item 11: Assets and Investments

S.no	Investment	Current Period	COPPY
1	Marketable Securities (Interest Earning)		
a.	RMA Securities	-	-
b.	RGOB Bonds/Securities	-	-
c.	Corporate Bonds	-	-
d.	Others	-	-
	<i>Sub-total</i>	-	-
2	Equity Investments	-	-
e.	Public Companies	37,790	37,790
f.	Private Companies	112,170	112,170
g.	Commercial Banks	108,614	108,614
h.	Non-Bank Financial Institutions	58,561	58,561
<i>Less</i>			
i.	Specific Provisions	6,950	6,950
3	Fixed Assets		
j.	Fixed Assets (Gross)	431,198	385,388
<i>Less</i>			
k.	Accumulated	199,563	176,458
l.	Fixed Assets (Net Book Value)	231,635	208,930

Item 12: Foreign exchange assets and liabilities (Current Period and COPPY¹⁰)

CURRENCY	Liquid Foreign Currency Holdings (Up to one week)			Long Term Foreign Currency Holdings (More than one week)			Nu. In millions	
	Assets in Foreign Currency	Liabilities in Foreign Currency	Net Short Term Position	Assets in Foreign Currency	Liabilities in Foreign Currency	Long Term Net Position	OVERALL NET POSITION	Overall Net Position*/ Core Capital
	1	2	3 = 1 - 2	4	5	6 = 4 - 5	7 = 3 + 6	8
USD	381,919	-	381,919	-	-	-	26,734,327	26,734,327

¹⁰ COPPY figures to be reported in parenthesis next to the figures for the current reporting period



Item 13: Geographical Distribution of Exposures

	Domestic		India		Other	
	Current Period	COPPY	Current Period	COPPY	Current Period	COPPY
Demand deposits held with other banks	892,703	1,300,541	66,975	14,209	26,734	144,989
Time deposits held with other banks	1,485,000	1,295,000	-	-	-	-
Borrowings	3,327,393	4,078,597	-	-	-	-

Item 14: Credit Risk Exposures by collateral

S. No	Particular	Current Period	COPPY
1	Secured Loans	20,614,680	18,973,176
a.	Loans secured by physical/ real estate collateral	20,614,680	18,973,176
b.	Loans secured by financial collateral	-	-
c.	Loans secured by guarantees		
2	Unsecured Loans	-	1,999
3	Total Loans	20,614,680	37,948,351



Item 15: Earnings Ratios (%)

S. no	Ratio	Current Period	COPPY
1	Interest Income as a percentage of Average Assets	10.83%	9.36%
2	Non-interest income as a percentage of Average Assets	7.14%	7.64%
3	Operating Profit as a percentage of Average Assets	1.24%	-10.12%
4	Profit per employee	591	(4,633)

Item 16: Penalties imposed by the RMA in the past period

S.No	Current Period (year for which the disclosure is being made)		Corresponding period of the previous year (COPPY)	
	Reason for Penalty Imposed	Penalty Imposed	Reason for Penalty Imposed	Penalty Imposed
1		-	-	-
2		-	-	-

Item 17: Customer Complaints

S. No	Particular	Current Period	COPPY
1	No. of complaints pending at the beginning of the year		
2	No. of complaints received during the year		
3	No. of complaints redressed during the year		
4	No. of complaints pending at the end of the year		

¹¹ Average Assets is the average of the total assets at the beginning and closing of a particular accounting period



Item 18: Provisioning Coverage Ratio

Year	Gross NPL	Additional NPL	Additional specific provisions	Additional Interest-in- suspense A/C	Required PCR (60% of Additional)	Accretion to the buffer	Countercyclical provisioning buffer (Stock)
1	2	3	4	5	6= (60%* Col. 3)	7 = (6-5-4)	8
COPPY	5,246,330	4,165,604	2,622,313	468,207	2,499,362	(591,158)	
Current Year	6,410,250	1,163,920	585,280	352,632	698,352	(239,560)	

Item 19: Concentration of Credit and Deposits

S. No	Particular	End of Current Period	COPPY
1	Total loans to 10 largest borrowers	3,258,099	2,765,591
2	<i>As % of total Loans</i>	15.80%	14.57%
3	Total deposits of the 10 largest depositors	-	-
4	<i>As % of total deposits</i>	-	-

Item 20: Exposure to 5 Largest NPL accounts

S. No	Particular	End of Current Period	COPPY
1	Five largest NPL accounts	1,108,937	242,541
2	<i>As % of total NPLs</i>	17.30%	4.62%

