

Annexure.1 Formats for Annual Disclosures 1

Item 1: Tier 1 Capital and its sub-components			
Sl. No		Current Period	Corresponding Period of Previous Year (COPPY)
1	Total Tier 1 Capital		
a.	Paid-Up Capital	1,600,052	1,600,052
b.	General Reserves	-	-
c.	Share Premium Account	-	-
d.	Retained Earnings	2,004,793	1,662,683
Less:-			
e.	Losses for the Current Year	-	-
f.	Cross holding in Tier I capital of other Fis	203,018	203,018

Item 2: Tier 2 Capital and its sub-components			
Sl. No		Current Period	COPPY
1	Tier II Capital		
a.	Capital Reserve	-	-
b.	Fixed Assets Revaluation Reserve	1,280,319	1,280,319
c.	Exchange Fluctuation Reserve	-	-
d.	Investment Fluctuation Reserve	-	-
e.	Research and Development Fund	-	-
f.	General Provision	169,398	141,285
g.	Capital Grants	-	-
h.	Subordinated Debt	-	250,000
i.	Profit for the Year	-	-

All items reported in 000' Ngultrum



Item 3: Risk weighted assets (Current Period and COPPY2)3				
Sl. No	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	98,800	0.00%	-
2	20% Risk Weighted Assets	5,061,190	20.00%	1,012,238
3	50% Risk Weighted Assets	283	50.00%	142
4	100% Risk Weighted Assets	21,828,558	100.00%	21,828,558
5	150% Risk weighted Assets	-	150.00%	-
6	200% Risk Weighted Assets	-	-	-
7	250% Risk weighted Assets	-	-	-
8	300% Risk Weighted Assets	-	-	-
Grand Totals		26,988,831		22,840,938

Item 4: Capital Adequacy ratios			
Sl. No		Current Period	COPPY
1	Tier 1 Capital	3,401,827	3,059,717
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	1,449,717	1,471,604
3	Total qualifying capital	4,851,544	4,531,321

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Sl.No		Current Period	COPPY
4	Core CAR	13.38%	14.24%
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	19.08%	21.08%
6	Leverage ratio	12.60%	9.97%

Item 5: Loans and NPL by Sectoral Classification 4					
Sl.No	Sector	Current Period		COPPY	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	32,612	-	34,810	1,941
b.	Manufacturing/Industry	3,265,763	60,998	2,321,436	-
c.	Service & Tourism	6,660,333	40,633	5,571,204	150,097
d.	Trade & Commerce	2,617,905	3,952	2,374,323	69,561
e.	Housing	2,276,680	198,777	1,865,706	45,217
f.	Transport	609,418	140,346	786,372	56,155
g.	Loans to Purchase Securities	697	-	1,174	-
h.	Personal Loan	1,168,175	77,121	1,103,236	28,798
i.	Education Loan	42,468	-	30,227	2,608
j.	Loan Against Term Deposit	-	-	-	-
k.	Loans to FI(s)	-	-	-	-
l.	Infrastructure Loan	-	-	-	-
m.	Staff loan (incentive)	288,889	-	244,786	1,394
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.

All items reported in 000' Ngultrum



Item 6: Loans (Over-drafts and term loans) by type of counter-party			
Sl. No	Counter-party	Current Period	COPPY
1	Overdrafts		
a.	Government	-	-
b.	Government Corporations	-	-
c.	Public Companies	-	-
d.	Private Companies	2,940,491	2,447,032
e.	Individuals	637,577	1,085,764
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	-	-
2	Term Loans	-	-
a.	Government	-	-
b.	Government Corporations	-	-
c.	Public Companies	-	-
d.	Private Companies	8,604,745	4,553,579
e.	Individuals	4,780,135	6,246,904
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	-	-



Item 10: Non performing Loans and Provisions			
Sl. No		Current Period	COPPY
1	Amount of NPLs (Gross)		
a.	Substandard	386,130	78,428
b.	Doubtful	125,496	88,849
c.	Loss	10,204	188,499
2	Specific Provisions		
a.	Substandard	72,294	14,462
b.	Doubtful	56,297	37,855
c.	Loss	9,174	165,841
d.	Additional Provision	-	-
3	Interest-in-Suspense		
a.	Substandard	24,659	6,114
b.	Doubtful	12,902	13,137
c.	Loss	1,029	22,658
4	Net NPLS		
a.	Substandard	289,177	57,852
b.	Doubtful	56,297	37,857
c.	Loss	-	-
5	Gross NPLs to Gross Loans	3.08%	3.25%
6	Net NPLs to Net loans	2.06%	0.80%
7	General Provisions		
a.	Standard	110,779	82,858
b.	Watch	48,726	55,200
c.	Additional Provision	9,892	-

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Item 11: Assets and Investments			
Sl.No	Investment	Current Period	COPPY
1	Marketable Securities (Interest Earning)		
a.	RMA Securities	-	-
b.	RGOB Bonds/Securities	98,800	98,800
c.	Corporate Bonds	624,900	574,900
d.	Others	-	-
	Sub-total	723,700	673,700
2	Equity Investments		
e.	Public Companies	39,603	37,790
f.	Private Companies	82,170	82,170
g.	Commercial Banks	208,109	208,109
h.	Non-Bank Financial Institutions	88,561	88,561
Less			
i.	Specific Provisions	6,950	6,950
3	Fixed Assets		
j.	Fixed Assets (Gross)	3,093,317	2,987,352
Less			
k.	Accumulated Depreciation	322,662	296,365
l.	Fixed Assets (Net Book Value)	2,770,655	2,690,987

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	55	-	55	-	-	-	4,675	4,675

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

All items reported in 000' Ngultrum



Item 13: Geographical Distribution of Exposures						
	Domestic		India		Other	
	Current Period	COPPY	Current Period	COPPY	Current Period	COPPY
Demand deposits held with other banks	454,079	859,633	283	5,412	-	-
Time deposits held with other banks	4,330,000	4,630,000	-	-	-	-
Borrowings	121,268	250,000	-	-	-	-

Item 14: Credit Risk Exposures by collateral			
Sl. No	Particular	Current Period	COPPY
1	Secured Loans	16,962,948	14,333,280
a.	Loans secured by physical/ real estate collateral	-	-
b.	Loans secured by financial collateral	-	-
c.	Loans secured by guarantees		
2	Unsecured Loans	-	-
3	Total Loans	16,962,948	14,333,280

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Item 15: Earnings Ratios (%)			
Sl. No	Ratio	Current Period	COPPY
1	Interest Income as a percentage of Average Assets	7.06%	7.45%
2	Non-interest income as a percentage of Average Assets	12.68%	12.44%
3	Operating Profit as a percentage of Average Assets	4.77%	5.16%
4	Profit per employee	3,044	2,895

Item 16: Penalties imposed by the RMA in the past period 3,043,515.81				
Sl. 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	Nil		Nil	
2				
3				

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

All items reported in 000' Ngultrum



Item 18: Provisioning Coverage Ratio							
Year	Gross NPL	Additional NPL	Additional specific provisions	Additional Interest-in-suspense A/C	Required PCR (60% of Additional NPL)	Accretion to the buffer	Countercyclical provisioning buffer (Stock)
1	2	3	4	5	6= (60%* Col. 3)	7 = (6-5-4)	8
COPPY	465,549	(289,604)	(36,071)	(8,620)	(173,762)	(129,071)	
Current Year	521,474	(56,281)	(165,784)	(11,817)	(33,769)	143,832	

Item 19: Concentration of Credit and Deposits			
Sl. No	Particular	End of Current Period	COPPY
1	Total loans to 10 largest borrowers	2,690,545	2,920,249
2	As % of total Loans	15.86%	20.37%
3	Total deposits of the 10 largest depositors	-	-
4	As % of total deposits	-	-

Item 20: Exposure to 5 Largest NPL accounts			
Sl. No	Particular	End of Current Period	COPPY
1	Five largest NPL accounts	159,300	144,911
2	As % of total NPLs	30.55%	33.82%

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