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	2,243,596	2,004,793
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	196,728	169,398
g.	Capital Grants	-	-
h.	Subordinated Debt	-	-
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	6,446,553	20.00%	1,289,311
3	50% Risk Weighted Assets	235,770	50.00%	117,885
4	100% Risk Weighted Assets	23,254,701	100.00%	23,254,701
5	150% Risk weighted Assets	-	150.00%	-
6	200% Risk Weighted Assets	-	-	-
7	250% Risk weighted Assets	-	-	-
8	300% Risk Weighted Assets	-	-	-
Grand Totals		30,035,823		24,661,896

Item 4: Capital Adequacy ratios			
Sl.No		**Current Period**	**COPPY**
1	Tier 1 Capital	3,640,630	3,401,827
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	1,477,047	1,449,717
3	Total qualifying capital	5,117,677	4,851,544
All items reported in 000' Ngultrum			

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.

Sl.No		Current Period	COPPY
4	Core CAR	13.31%	13.38%
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	18.70%	19.08%
6	Leverage ratio	12.31%	12.60%

Item 5: Loans and NPL by Sectoral Classification 4					
Sl.No	**Sector**	**Current Period**		**COPPY**	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	36,770	1,897	32,612	-
b.	Manufacturing/Industry	3,179,690	47,414	3,265,763	60,998
c.	Service & Tourism	7,960,412	38,419	6,660,333	40,633
d.	Trade & Commerce	2,724,570	181,191	2,617,905	3,952
e.	Housing	2,810,250	129,801	2,276,680	198,777
f.	Transport	537,781	175,135	609,418	140,346
g.	Loans to Purchase Securities	104,541	-	697	-
h.	Personal Loan	887,790	79,118	1,168,175	77,121
i.	Education Loan	56,010	2,695	42,468	-
j.	Loan Against Term Deposit	1,277	-	-	-
k.	Loans to FI(s)	-	-	-	-
l.	Infrastructure Loan	-	-	-	-
m.	Staff loan (incentive)	456,242	-	288,889	-
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	1,768,271	2,940,491
e.	Individuals	1,127,465	631,577
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	-	-
2	Term Loans	-	-
a.	Government	-	-
b.	Government Corporations	-	-
c.	Public Companies	744,956	-
d.	Private Companies	8,466,982	8,604,745
e.	Individuals	6,652,019	4,780,135
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	382,104	386,130
b.	Doubtful	199,639	125,496
c.	Loss	115,921	10,204
2	Specific Provisions		
a.	Substandard	67,831	72,294
b.	Doubtful	94,181	56,297
c.	Loss	102,410	9,174
d.	Additional Provision	-	-
3	Interest-in-Suspense		
a.	Substandard	42,753	24,659
b.	Doubtful	11,275	12,902
c.	Loss	13,510	1,029
4	Net NPLS		
a.	Substandard	271,520	289,177
b.	Doubtful	94,183	56,297
c.	Loss	-	-
5	Gross NPLs to Gross Loans	3.50%	3.08%
6	Net NPLs to Net loans	1.98%	2.06%
7	General Provisions		
a.	Standard	127,853	110,779
b.	Watch	62,085	48,726
c.	Additional Provision	6,789	9,892
All items reported in 000' Ngultrum			

Item 9: Assets and Liabilities by time-to-re-pricing (Current Period and COPPY 9)						
As of period ending 31/12/2105	**Time to re-pricing**				**Non-interest bearing**	**Total**
	0-3 Months	3-6 Months	6-12 months	More than12 months		
Assets						
Cash and Balances with Banks						
Treasury Bills						
Loans and Advances						
Investment securities						
Other Assets						
Total financial assets						
Liabilities						
Deposits						
Borrowings						
Other Liabilities						
Total financial liabilities						
Total interest						
Re-pricing gap						

Item 10: Non performing Loans and Provisions			
Sl.No		**Current Period**	**COPPY**
1	Amount of NPLs (Gross)		
a.	Substandard	1,123,009	90,701
b.	Doubtful	903,314	87,801
c.	Loss	3,220,006	902,222
2	Specific Provisions		
a.	Substandard	255,490	18,785
b.	Doubtful	414,510	41,855
c.	Loss	2,747,066	734,112
3	Interest-in-Suspense		
a.	Substandard	75,791	3,573
b.	Doubtful	97,542	6,383
c.	Loss	472,939	168,109
4	Net NPLS		
a.	Substandard	791,728	68,343
b.	Doubtful	391,262	39,563
c.	Loss	-	-
5	Gross NPLs to Gross Loans	27.65%	6.21%
6	Net NPLs to Net loans	7.93%	1.64%
7	General Provisions		
a.	Standard	115,596	151,686
b.	Watch	27,397	34,415

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	624,900
d.	Others	-	-
	Sub-total	723,700	723,700
2	Equity Investments		
e.	Public Companies	39,603	39,603
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)	3,301,712	3,093,317
Less			
k.	Accumulated Depreciation	354,852	322,662
l.	Fixed Assets (Net Book Value)	2,946,860	2,770,655

Item 12: Foreign exchange assets and liabilities (Current Period and COPPY10)			
	Liquid Foreign Currency Holdings (Up to one week)		
CURRENCY	Assets in Foreign Currency	Liabilitie s in Foreign Currency	Net Short Term Position
	1	2	3 = 1 - 2
USD	31	-	31
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	1,236,929	454,079	3,814	283	-	-
Time deposits held with other banks	4,330,000	4,330,000	-	-	-	-
Borrowings	668,710	121,268	-	-	-	-

Item 14: Credit Risk Exposures by collateral			
Sl. No	**Particular**	**Current Period**	**COPPY**
1	Secured Loans	18,759,696	16,962,948
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	18,759,696	16,962,948
All items reported in 000' Ngultrum			

Item 15: Earnings Ratios (%)			
Sl.No	**Ratio**	**Current Period**	**COPPY**
1	Interest Income as a percentage of Average Assets	6.58%	7.06%
2	Non-interest income as a percentage of Average Assets	10.96%	12.68%
3	Operating Profit as a percentage of Average Assets	1.85%	4.77%
4	Return on Assets		
5	Business (Deposits plus advances) per employee		
4	Profit per employee	1,293	3,044

Item 16: Penalties imposed by the RMA in the past period				
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	Lapses in Credit opertaions	2,445	Nil	-
2				
3				

Item 17: Customer Complaints

Sl.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

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	521,474	(56,281)	(165,784)	(11,817)	(33,769)	143,832	
Current Year	655,673	134,199	433,771	86,427	80,519	(439,679)	

Item 19: Concentration of Credit and Deposits

Sl.No	Particular	End of Current Period	COPPY
1	Total loans to 10 largest borrowers	3,248,166	2,690,545
2	As % of total Loans	17.31%	15.86%
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	24.30%	30.55%

All items reported in 000' Ngultrum