

Annexure.1 Formats for Annual Disclosures1

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	1,200,000	1,200,000
b.	General Reserves	-	-
c.	Share Premium Account	-	-
d.	Retained Earnings	1,299,976	1,174,996
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 Reserve	-	-
c.	Exchange Fluctuation Reserve	-	-
d.	Investment Fluctuation Reserve	-	-
e.	Research and Development Fund	-	-
f.	General Provision	186,101	167,255
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 COPPY2)3

S.no.	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	12,464	0.00%	-
2	20% Risk Weighted Assets	2,763,412	20.00%	552,682
3	50% Risk Weighted Assets	44	50.00%	22
4	100% Risk Weighted Assets	19,770,078	100.00%	19,770,078
5	150% Risk weighted Assets	285,971	150.00%	428,957
6	200% Risk Weighted Assets	-	-	-
7	250% Risk weighted Assets	-	-	-
8	300% Risk Weighted Assets	-	-	-
	Grand Totals	22,831,969		20,751,739

Item 4: Capital Adequacy ratios

S.no.		Current Period	COPPY
1	Tier 1 Capital	2,499,976	2,374,996
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	436,101	417,255
3	Total qualifying capital	2,936,077	2,792,251

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	12.05%	12.16%
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	12.86%	15.90%
6	Leverage ratio	11.79%	11.68%

Item 5: Loans and NPL by Sectoral Classification⁴

S.no	Sector	Current Period		COPPY	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	3,787	277	-	-
b.	Manufacturing/Industry	2,034,560	180,351	1,478,746	11,326
c.	Service & Tourism	5,489,680	322,355	799,546	7,160
d.	Trade & Commerce	3,604,138	171,726	7,411,922	288,231
e.	Housing	2,749,642	38,720	2,920,466	19,404
f.	Transport	629,822	45,201	1,034,627	66,764
g.	Loans to Purchase Securities	70,561	-	99,022	-
h.	Personal Loan	2,329,649	311,045	1,240,568	116,050
i.	Education Loan	43,393	665	-	-
j.	Loan Against Term Deposit	-	-	-	-
k.	Loans to FI(s)	-	-	-	-
l.	Infrastructure Loan	-	-	-	-
m.	Staff loan (incentive)	433,882	10,382	471,460	11,580
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	1,957,260	1,500,618
e.	Individuals	6,393,671	5,384,144
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	-	-
2	Term Loans	-	-
a.	Government	-	-
b.	Government Corporations	-	-
c.	Public Companies	-	-
d.	Private Companies	2,031,568	838,844
e.	Individuals	7,007,824	7,733,672
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	90,701	38,262
b.	Doubtful	87,801	55,741
c.	Loss	902,222	361,039
2	Specific Provisions		
a.	Substandard	18,785	8,770
b.	Doubtful	41,855	27,725
c.	Loss	734,112	293,360
3	Interest-in-Suspense		
a.	Substandard	3,573	1,150
b.	Doubtful	6,383	5,065
c.	Loss	168,109	67,679
4	Net NPLS		
a.	Substandard	68,343	28,342
b.	Doubtful	39,563	22,951
c.	Loss	-	-
5	Gross NPLs to Gross Loans	6.21%	3.37%
6	Net NPLs to Net loans	1.64%	0.57%
7	General Provisions		
a.	Standard	151,686	148,942
b.	Watch	34,415	24,038



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	-	-
	Sub-total	-	-
2	Equity Investments	-	-
e.	Public Companies	37,790	57,601
f.	Private Companies	112,170	105,920
g.	Commercial Banks	108,614	103,523
h.	Non-Bank Financial Institutions	58,561	30,091
Less			
i.	Specific Provisions	6,950	3,475
3	Fixed Assets		
j.	Fixed Assets (Gross)	385,388	319,908
Less			
k.	Accumulated Depreciation	176,458	137,960
l.	Fixed Assets (Net Book Value)	208,930	181,948
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	1,951.00	-	1,951.00	-	-	-	124,298.210	124,298.210
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	1,560,306	917,179	44	44	20,615
Time deposits held with other banks	1,195,000	1,195,000	-	-	-	-
Borrowings	5,073,747	6,096,422	-	-	-	-

Item 14: Credit Risk Exposures by collateral

S. No	Particular	Current Period	COPPY
1	Secured Loans	17,378,026	12,878,615
a.	Loans secured by physical/ real estate collateral	17,378,026	2,557,746
b.	Loans secured by financial collateral	-	20,000
c.	Loans secured by guarantees		
2	Unsecured Loans	11,092	-
3	Total Loans	17,389,118	15,456,361

Item 15: Earnings Ratios (%)

S. no	Ratio	Current Period	COPPY
1	Interest Income as a percentage of Average Assets ¹¹	6.35%	6.80%
2	Non-interest income as a percentage of Average Assets	9.97%	10.67%
3	Operating Profit as a percentage of Average Assets	3.20%	3.43%
4	Return on Assets	4.81%	4.81%
5	Business (Deposits plus advances) per employee		
6	Profit per employee	1,799.58	1,831.27

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	-	-	-	-



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 NPL)	Accretion to the buffer	Countercyclical provisioning buffer (Stock)
1	2	3	4	5	6 = (60%* Col. 3)	7 = (6-5-4)	8
COPPY							
Current Year							

Item 19: Concentration of Credit and Deposits

S. No	Particular	End of Current Period	COPPY
1	Total loans to 10 largest borrowers	2,230,217	2,150,145
2	As % of total Loans	12.83%	13.91%
3	Total deposits of the 10 largest depositors	-	-
4	As % of total deposits	-	-

Item 20: Exposure to 5 Largest NPL accounts

S. No	Particular	End of Current Period	COPPY
1	Five largest NPL accounts	227,213	68,714
2	As % of total NPLs	21.02%	13.20%

