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	1,200,000	1,200,000
b.	General Reserves	-	-
c.	Share Premium Account	-	-
d.	Retained Earnings	(623,710)	1,299,976
	Less:-		
e.	Losses for the Current Year	-	-

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	-	-
c.	Exchange Fluctuation Reserve	-	-
d.	Investment Fluctuation Reserve	-	-
e.	Research and Development Fund	-	-
f.	General Provision	142,993	186,101
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[2])[3]

S.no.	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	8,463	0.00%	-
2	20% Risk Weighted Assets	2,604,775	20.00%	520,955
3	50% Risk Weighted Assets	141,500	50.00%	70,750
4	100% Risk Weighted Assets	16,139,372	100.00%	16,139,372
5	150% Risk weighted Assets	1,829,262	150.00%	2,743,893
6	200% Risk Weighted Assets	-	-	-
7	250% Risk weighted Assets	-	-	-
8	300% Risk Weighted Assets	-	-	-
	Grand Totals	**20,723,372**		**19,474,970**

Item 4: Capital Adequacy ratios

S.no.		Current Period	COPPY
1	Tier 1 Capital	576,290	2,499,976
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	392,993	436,101
3	Total qualifying capital	969,283	2,936,077

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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	2.96%	12.05%
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	4.72%	12.86%
6	Leverage ratio	4.83%	11.79%

Item 5: Loans and NPL by Sectoral Classification4

S.no	Sector	Current Period		COPPY	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	3,496	407	3,787	277
b.	Manufacturing/Industry	2,246,656	654,408	2,034,560	180,351
c.	Service & Tourism	6,596,413	2,189,856	5,489,680	322,355
d.	Trade & Commerce	3,924,136	1,123,060	3,604,138	171,726
e.	Housing	2,673,550	368,660	2,749,642	38,720
f.	Transport	742,583	164,514	629,822	45,201
g.	Loans to Purchase Securities	143,483	616	70,561	-
h.	Personal Loan	2,172,492	715,969	2,329,649	311,045
i.	Education Loan	102,416	18,646	43,393	665
j.	Loan Against Term Deposit	-	-	-	-
k.	Loans to FI(s)	-	-	-	-
l.	Infrastructure Loan	-	-	-	-
m.	Staff loan (incentive)	369,976	10,188	433,882	10,382
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	2,101,983	1,957,260
e.	Individuals	7,031,935	6,393,671
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	-	-
2	**Term Loans**	**-**	**-**
a.	Government	-	-
b.	Government Corporations	-	-
c.	Public Companies	-	-
d.	Private Companies	1,756,443	2,031,568
e.	Individuals	8,084,842	7,007,824
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	-	-

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Item 10: Non performing Loans and Provisions

		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

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	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
Less			
i.	Specific Provisions	6,950	6,950
3	Fixed Assets		
j.	Fixed Assets (Gross)	431,198	385,388
Less			
k.	Accumulated Depreciation	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)

	Liquid Foreign Currency Holdings (Up to one week)			Long Term Foreign Currency Holdings (More than one week)			Nu. In millions	
CURRENCY	Assets in Foreign Currenc y	Liabilitie s in Foreign Currency	Net Short Term Position	Assets in Foreign Currenc y	Liabilitie s in Foreign Currency	Long Term Net Positio n	OVERALL NET POSITIO N	Overall Net Position*/ Core Capital
	1	2	3 = 1 - 2	4	5	6 = 4 - 5	7 = 3 + 6	8
USD	1,655.00	-	1,655.00	-	-	-	114,989.400	114,989.400

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

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Item 13: Geographical Distribution of Exposures

	Domestic		India		Other	
	Current Period	COPPY	Current Period	COPPY	Current Period	COPPY
Demand deposits held with other banks	1,300,541	1,560,306	14,209	44	144,989	20,615
Time deposits held with other banks	1,295,000	1,195,000	-	-	-	-
Borrowings	4,078,597	5,323,747	-	-	-	-

Item 14: Credit Risk Exposures by collateral

S. No	Particular	Current Period	COPPY
1	Secured Loans	18,973,176	12,878,615
a.	Loans secured by physical/ real estate collateral	18,973,176	2,557,746
b.	Loans secured by financial collateral	-	20,000
c.	Loans secured by guarantees		
2	Unsecured Loans	1,999	-
3	**Total Loans**	**18,975,175**	**15,456,361**

Item 15: Earnings Ratios (%)

S. no	Ratio	Current Period	COPPY
1	Interest Income as a percentage of Average Assets[11]	9.36%	6.35%
2	Non-interest income as a percentage of Average Assets	7.64%	9.97%
3	Operating Profit as a percentage of Average Assets	-10.12%	3.20%
4	Return on Assets	-13.42%	4.81%
5	Business (Deposits plus advances) per employee		
6	Profit per employee	(4,633.00)	1,799.58

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	Non-reporting of Corporate Guarantee as OBS	1,000.00	-	-
2	Incomplete reporting for related Party transaction	1,000.00		

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

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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	1,080,725	494,855	444,170	95,406	296,913	(242,663)	
Current Year	5,246,330	4,165,604	2,622,313	468,207	2,499,362	(591,158)	

Item 19: Concentration of Credit and Deposits

S. No	Particular	End of Current Period	COPPY
1	Total loans to 10 largest borrowers	2,765,591	2,230,217
2	As % of total Loans	14.57%	12.83%
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	242,541	227,213
2	As % of total NPLs	4.62%	21.02%