

## 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	<b>Total Tier 1 Capital</b>		
a.	Paid-Up Capital	1,400,001	1,400,001
b.	General Reserves	-	-
c.	Share Premium Account	-	-
d.	Retained Earnings	(288,820)	(370,702)
<i>Less:-</i>			
e.	Losses for the Current Year	-	-

### Item 2: Tier 2 Capital and its sub-components

S.no.		Current Period	COPPY
1	<b>Tier II Capital</b>		
a.	Capital Reserve	-	-
b.	Fixed Assets Revaluation	913,632	913,632
c.	Exchange Fluctuation Reserve	-	-
d.	Investment Fluctuation Reserve	-	-
e.	Research and Development Fund	-	-
f.	General Provision	129,080	155,261
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)<sup>2,3</sup>

S.no.	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	100,220	0.00%	-
2	20% Risk Weighted Assets	3,161,955	20.00%	632,391
3	50% Risk Weighted Assets	76,273	50.00%	38,137
4	100% Risk Weighted Assets	15,760,753	100.00%	15,760,753
5	150% Risk weighted Assets	2,886,932	150.00%	4,330,398
6	200% Risk Weighted Assets	-	-	-
7	250% Risk weighted Assets	-	-	-
8	300% Risk Weighted Assets	-	-	-
<b>Grand Totals</b>		<b>21,986,133</b>		<b>20,761,679</b>

Item 4: Capital Adequacy ratios

S.no.		Current Period	COPPY
1	Tier 1 Capital	1,111,181	1,029,299
a.	<i>Of which Counter-Cyclical Capital Buffer (CCyB) (if applicable)</i>	-	-
b.	<i>Of which Sectoral Capital Requirements (SCR) (if applicable)</i>	-	-
i.	<i>Sector 1</i>	-	-
ii.	<i>Sector 2</i>	-	-
iii.	<i>Sector 3</i>	-	-
2	Tier 2 Capital	1,292,712	405,261
3	Total qualifying capital	2,403,893	1,434,560

<sup>2</sup> COPPY figures to be reported in parenthesis next to the figures for the current reporting period

<sup>3</sup> (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 'Housing and Advances' under the 150% risk-weight category.



S.no.		Current Period	COPPY
4	Core CAR	4.96%	5.17%
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	10.19%	4.72%
6	Leverage ratio	10.32%	4.83%

Item 5: Loans and NPL by Sectoral Classification:

S.no	Sector	Current Period		COPPY	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	52,762	-	51,604	475
b.	Manufacturing/Industry	3,281,490	1,438,763	3,086,618	995,694
c.	Service & Tourism	7,506,276	4,127,042	7,312,287	2,835,854
d.	Trade & Commerce	4,066,625	1,574,819	3,981,069	1,056,589
e.	Housing	2,817,444	844,098	2,808,042	724,582
f.	Transport	620,687	150,200	657,506	109,856
g.	Loans to Purchase Securities	15,411	3,395	15,602	-
h.	Personal Loan	2,251,668	890,037	2,271,876	652,882
i.	Education Loan	70,626	1,707	97,962	25,792
j.	Loan Against Term Deposit	-	-	-	-
k.	Loans to FI(s)	-	-	-	-
l.	Infrastructure Loan	-	-	-	-
m.	Staff loan (incentive)	312,373	20,526	332,109	8,520
n.	Loans to Govt. Owned Corporation	-	-	-	-
o.	Consumer Loan (GE)	-	-	-	-

4 The sectoral classification may be subject to re-arrangement as directed by RMA time to time.

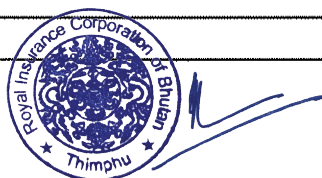


Item 6: Loans (Over-drafts and term loans) by type of counter-party

S.no	Counter-party	Current Period	COPPY
1	<b>Overdrafts</b>		
a.	Government	-	-
b.	Government Corporations	-	-
c.	Public Companies	-	-
d.	Private Companies	1,656,437	1,552,521
e.	Individuals	5,755,368	5,904,201
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	-	-
2	<b>Term Loans</b>		
a.	Government	-	-
b.	Government Corporations	-	-
c.	Public Companies	-	-
d.	Private Companies	4,055,355	3,857,878
e.	Individuals	9,528,206	9,300,077
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	-	-

Item 10: Non performing Loans and Provisions

		Current Period	COPPY
1	<b>Amount of NPLs (Gross)</b>		
a.	Substandard	3,469,558	1,028,787
b.	Doubtful	597,878	1,352,156
c.	Loss	4,983,155	4,029,307
2	<b>Specific Provisions</b>		
a.	Substandard	656,102	200,274
b.	Doubtful	262,524	607,898
c.	Loss	3,865,699	3,194,176
3	<b>Interest-in-Suspense</b>		
a.	Substandard	189,048	27,415
b.	Doubtful	72,830	136,361
c.	Loss	1,117,456	835,131
4	<b>Net NPLS</b>		
a.	Substandard	2,624,408	801,098
b.	Doubtful	262,524	607,898
c.	Loss	-	-
5	<b>Gross NPLs to Gross Loans</b>	43.11%	27.65%
6	<b>Net NPLs to Net loans</b>	13.75%	7.93%
7	<b>General Provisions</b>		
a.	Standard	87,805	106,674
b.	Watch	41,275	48,587



Item 11: Assets and Investments

S.no	Investment	Current Period	COPPY
1	<b>Marketable Securities (Interest Earning)</b>		
a.	RMA Securities	-	-
b.	RGOB Bonds/Securities	98,800	-
c.	Corporate Bonds	74,900	54,900
d.	Others	-	-
	<i>Sub-total</i>	-	-
2	<b>Equity Investments</b>	-	-
e.	Public Companies	57,600	37,790
f.	Private Companies	95,920	112,170
g.	Commercial Banks	108,614	108,614
h.	Non-Bank Financial Institutions	55,000	58,561
<b>Less</b>			
i.	Specific Provisions	6,950	6,950
3	<b>Fixed Assets</b>		
j.	Fixed Assets (Gross)	1,382,304	431,198
<b>Less</b>			
k.	Accumulated Depreciation	235,239	199,563
l.	Fixed Assets (Net Book Value)	1,147,065	231,635

Item 12: Foreign exchange assets and liabilities (Current Period and COPPY<sup>10</sup>)

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	152,944	-	152,944	-	-	-	10,706,077	10,706,077

<sup>10</sup> 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	566,934	919,437	76,273	66,975	-	-
Time deposits held with other banks	2,685,000	1,485,000	-	-	-	-
Borrowings	2,749,000	3,327,393	-	-	-	-

Item 14: Credit Risk Exposures by collateral

S. No	Particular	Current Period	COPPY
1	Secured Loans	20,996,927	20,614,680
a.	Loans secured by physical/ real estate collateral	20,996,927	20,614,680
b.	Loans secured by financial collateral	-	-
c.	Loans secured by guarantees		
2	Unsecured Loans	-	-
3	Total Loans	20,996,927	41,229,360



Item 15: Earnings Ratios (%)

S. no	Ratio	Current Period	COPPY
1	Interest Income as a percentage of Average Assets	6.35%	10.83%
2	Non-interest income as a percentage of Average Assets	9.97%	7.14%
3	Operating Profit as a percentage of Average Assets	3.20%	1.24%
4	Profit per employee	205	591

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	6,410,250	6,410,248	585,280	352,632	3,846,149	2,908,237	
Current Year	9,050,592	2,640,342	510,064	380,428	1,584,205	693,713	

Item 19: Concentration of Credit and Deposits

S. No	Particular	End of Current Period	COPPY
1	Total loans to 10 largest borrowers	4,357,265	3,258,099
2	<i>As % of total Loans</i>	20.75%	15.80%
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	1,270,018	1,108,937
2	<i>As % of total NPLs</i>	14.03%	17.30%

