

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 (COPY)
1	Total Tier 1 Capital		
a.	Paid-Up Capital	1,400,000	1,400,000
b.	General Reserves	-	-
c.	Share Premium Account	-	-
d.	Retained Earnings	854,203	(288,820)
Less:			
e.	Losses for the Current Year	-	-

Item 2: Tier 2 Capital and its sub-components

S.No.		Current Period	COPY
1	Tier II Capital		
a.	Capital Reserve	-	-
b.	Fixed Assets Revaluation Reserve	1,280,319	913,632
c.	Exchange Fluctuation Reserve	-	-
d.	Investment Fluctuation Reserve	-	-
e.	Research and Development Fund	-	-
f.	General Provision	151,900	129,080
g.	Capital Grants	-	-
h.	Subordinated Debt	250,000	250,000
i.	Profit for the Year	-	-
All items reported in 000' Ngultrum			

Item 3: Risk weighted assets (Current Period and Copy2) 3

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	-	-	-
Grand Totals		21,986,133		20,761,679



Item 4: Capital Adequacy ratios

S.No.		Current Period	COPY
1	Tier 1 Capital	2,254,203	1,111,180
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	1,682,219	1,292,712
3	Total qualifying capital	3,936,422	2,403,892

All items reported in 000' Ngultrum

2 COPY 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	COPY
4	Core CAR	9.62%	4.96%
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	16.81%	10.20%
6	Leverage ratio	8.82%	5.32%

Item 5: Loans and NPL by Sectoral Classification 4

S.No	Sector	Current Period		COPY	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	56,608	539	52,762	-
b.	Manufacturing/Industry	3,337,491	1,176,490	3,281,490	1,438,763
c.	Service & Tourism	7,397,590	2,873,302	7,506,276	4,127,042
d.	Trade & Commerce	3,924,850	832,948	4,066,625	1,574,819
e.	Housing	2,848,592	708,970	2,817,444	844,098



f.	Transport	705,845	95,232	620,687	150,200
g.	Loans to Purchase Securities	15,277	-	15,411	3,395
h.	Personal Loan	2,124,287	497,794	2,251,668	890,037
i.	Education Loan	59,766	-	70,626	1,707
j.	Loan Against Term Deposit	-	-	-	-
k.	Loans to FI(s)	-	-	-	-
l.	Infrastructure Loan	-	-	-	-
m.	Staff loan (incentive)	320,331	-	312,373	20,526
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

S.No	Counter-party	Current Period	COPY
1	Overdrafts		
a.	Government	-	-
b.	Government Corporations	-	-
c.	Public Companies	-	-
d.	Private Companies	1,742,605	1,656,437
e.	Individuals	5,169,862	5,755,368
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	-	-
2	Term Loans	-	-
a.	Government	-	-
b.	Government Corporations	-	-
c.	Public Companies	-	-
d.	Private Companies	4,262,392	4,055,355
e.	Individuals	9,615,781	9,528,206
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	-	-

Item 7: Non performing Loans and Provisions

		Current Period	COPY
1	Amount of NPLs (Gross)		
a.	Substandard	744,414	3,469,558
b.	Doubtful	314,888	597,878
c.	Loss	3,586,014	4,983,155



2	Specific Provisions		
a.	Substandard	325,636	656,102
b.	Doubtful	185,997	262,524
c.	Loss	2,637,765	3,865,699
d.	Additional Provision	700,265	-
3	Interest-in-Suspense		
a.	Substandard	155,801	189,048
b.	Doubtful	24,889	72,830
c.	Loss	1,081,254	1,117,456
4	Net NPLS		
a.	Substandard	262,977	2,624,408
b.	Doubtful	104,002	262,524
c.	Loss	-	-
5	Gross NPLs to Gross Loans	29.75%	43.11%
6	Net NPLs to Net loans	2.49%	13.75%
7	General Provisions		
a.	Standard	103,421	87,805
b.	Watch	48,479	41,275

Item 8: Non performing Loans and Provisions

		Current Period	COPY
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 9: Assets and Investments

S.No	Investment	Current Period	COPY
1	Marketable Securities (Interest Earning)		
a.	RMA Securities	-	-
b.	RGOB Bonds/Securities	98,800	98,800
c.	Corporate Bonds	74,900	74,900
d.	Others	-	-
	Sub-total	173,700	173,700
2	Equity Investments		
e.	Public Companies	57,600	57,600
f.	Private Companies	95,920	95,920
g.	Commercial Banks	208,109	108,614
h.	Non-Bank Financial Institutions	55,000	55,000
Less			
i.	Specific Provisions	6,950	6,950
3	Fixed Assets		
j.	Fixed Assets (Gross)	2,172,076	1,382,304
Less			
k.	Accumulated Depreciation	261,920	235,239
l.	Fixed Assets (Net Book Value)	1,910,156	1,147,065

Item 10: Foreign exchange assets and liabilities (Current Period and Copy10)

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	305,341	-	305,341	-	-	-	21,374	21,374

10 COPY figures to be reported in parenthesis next to the figures for the current reporting period
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Item 11: Geographical Distribution of Exposures

	Domestic		India		Other	
	Current Period	COPY	Current Period	COPY	Current Period	COPY
Demand deposits held with other banks	1,061,129	566,934	46,658	76,273	-	-
Time deposits held with other banks	2,980,000	2,685,000	-	-	-	-
Borrowings	1,749,000	2,749,000	-	-	-	-



Item 12: Credit Risk Exposures by collateral

S. No	Particular	Current Period	COPY
1	Secured Loans	20,793,145	20,996,927
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	20,793,145	20,996,927

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Item 13: Earnings Ratios (%)

S. no	Ratio	Current Period	COPY
1	Interest Income as a percentage of Average Assets	11.02%	6.35%
2	Non-interest income as a percentage of Average Assets	1.55%	9.97%
3	Operating Profit as a percentage of Average Assets	4.92%	3.20%
4	Return on Assets	7.96%	4.81%
5	Business (Deposits plus advances) per employee		
4	Profit per employee	2,671	205

Item 14: 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 (COPY)	
	Reason for Penalty Imposed	Penalty Imposed	Reason for Penalty Imposed	Penalty Imposed
1	Sanctioning of loans to NPL borrowers	150	-	-

Item 15: Customer Complaints

S. No	Particular	Current Period	COPY
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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	2021	2020
Operating Income	14,363,657,958	14,363,657,958
Interest Income	2,561,863,121	1,868,295,360
Other Profit	361,287,123	402,002,371
Other Profit	361,287,123	402,002,371
Total Asset	23,243,163,192	20,854,766,403
Profit	1,143,023,695	81,828,533
No. of Employees	428	400
	2,670,616.11	

Item 16: 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
Copy	9,050,592	2,640,342	510,064	380,428	1,584,205	693,713	
Current Year	6,185,278	(2,865,314)	(234,617)	(117,389)	(1,719,188)	(1,367,182)	

Item 17: Concentration of Credit and Deposits

S. No	Particular	End of Current Period	COPY
1	Total loans to 10 largest borrowers	4,213,219	4,357,265
2	As % of total Loans	20.26%	20.75%
3	Total deposits of the 10 largest depositors	-	-
4	As % of total deposits	-	-

Item 18: Exposure to 5 Largest NPL accounts

S. No	Particular	End of Current Period	COPY
1	Five largest NPL accounts	1,188,428	1,270,018
2	As % of total NPLs	19.21%	14.03%

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