

## 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	1,400,000	1,400,000
b.	General Reserves	-	-
c.	Share Premium Account	-	-
d.	Retained Earnings	1,249,901	854,203
Less:-			
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 Reserve	1,280,319	1,280,319
c.	Exchange Fluctuation Reserve	-	-
d.	Investment Fluctuation Reserve	-	-
e.	Research and Development Fund	-	-
f.	General Provision	142,047	151,900
g.	Capital Grants	-	-
h.	Subordinated Debt	250,000	250,000
i.	Profit for the Year	-	-
<b>All items reported in 000' Ngultrum</b>			

Item 3: Risk weighted assets (Current Period and COPPY2)3			
S.No	Assets	Balance Sheet Amount	Risk Weight %
1	Zero-Risk Weighted Assets	98,809	0.00%
2	20% Risk Weighted Assets	4,906,689	20.00%
3	50% Risk Weighted Assets	1,890,497	50.00%
4	100% Risk Weighted Assets	16,636,126	100.00%
5	150% Risk weighted Assets	-	150.00%
6	200% Risk Weighted Assets	-	-
7	250% Risk weighted Assets	-	-
8	300% Risk Weighted Assets	-	-
<b>Grand Totals</b>		<b>23,532,121</b>	



**Item 4: Capital Adequacy ratios**

S.N		Current Period	COPPY
1	<b>Tier 1 Capital</b>	2,649,901	2,254,203
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	<b>Tier 2 Capital</b>	1,672,366	1,682,219
3	<b>Total qualifying capital</b>	4,322,267	3,936,422

All items reported in 000' Ngultrum

S.No		Current Period	COPPY
4	<b>Core CAR</b>	11.87%	9.62%
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	<b>CAR</b>	19.29%	16.81%
6	<b>Leverage ratio</b>	11.49%	8.82%

**Item 5: Loans and NPL by Sectoral Classification<sup>4</sup>**

S.No	Sector	Current Period		COPPY	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	38,360	-	56,608	539
b.	Manufacturing/Industry	2,250,708	14,891	3,337,491	1,176,490
c.	Service & Tourism	5,355,204	276,089	7,397,590	2,873,302
d.	Trade & Commerce	2,456,068	240,046	3,924,850	832,948
e.	Housing	2,004,357	120,746	2,848,592	708,970
f.	Transport	860,020	34,094	705,845	95,232
g.	Loans to Purchase Securities	17,143	9,206	15,277	-
h.	Personal Loan	1,155,153	39,683	2,124,287	497,794
i.	Education Loan	45,137	12,711	59,766	-
j.	Loan Against Term Deposit	-	-	-	-
k.	Loans to FI(s)	-	-	-	-
l.	Infrastructure Loan	-	-	-	-
m.	Staff loan (incentive)	276,602	7,685	320,331	-
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



<b>Item 6: Loans (Over-drafts and term loans) by type of counter-party</b>			
<b>S.No</b>	<b>Counter-party</b>	<b>Current Period</b>	<b>COPPY</b>
<b>1</b>	<b>Overdrafts</b>		
a.	Government	-	-
b.	Government Corporations	-	-
c.	Public Companies	-	-
d.	Private Companies	813,904	1,742,605
e.	Individuals	2,981,658	5,169,862
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	-	-
<b>2</b>	<b>Term Loans</b>	<b>-</b>	<b>-</b>
a.	Government	-	-
b.	Government Corporations	-	-
c.	Public Companies	-	-
d.	Private Companies	3,250,518	4,262,392
e.	Individuals	7,412,674	9,615,781
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	-	-

<b>Item 7: Non performing Loans and Provisions</b>			
<b>S.No</b>		<b>Current Period</b>	<b>COPPY</b>
<b>1</b>	<b>Amount of NPLs (Gross)</b>		
a.	Substandard	468,045	744,414
b.	Doubtful	58,310	314,888
c.	Loss	228,799	3,586,014
<b>2</b>	<b>Specific Provisions</b>		
a.	Substandard	99,536	325,636
b.	Doubtful	28,225	185,997
c.	Loss	211,860	2,637,765
d.	Additional Provision	-	700,265
<b>3</b>	<b>Interest-in-Suspense</b>		
a.	Substandard	37,991	155,801
b.	Doubtful	4,100	24,889
c.	Loss	16,938	1,081,254
<b>4</b>	<b>Net NPLs</b>		
a.	Substandard	330,518	262,977
b.	Doubtful	25,985	104,002
c.	Loss	-	-
<b>5</b>	<b>Gross NPLs to Gross Loans</b>	5.22%	29.75%
<b>6</b>	<b>Net NPLs to Net loans</b>	2.88%	2.49%
<b>7</b>	<b>General Provisions</b>		
a.	Standard	93,460	103,421
b.	Watch	43,804	48,479
<b>All items reported in 000' Ngultrum</b>			



**Item 8: Non performing Loans and Provisions**

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

**Item 9: Assets and Investments**

S.No	Investment	Current Period	COPPY
<b>1</b>	<b>Marketable Securities (Interest Earning)</b>		
a.	RMA Securities	-	-
b.	RGOB Bonds/Securities	98,800	98,800
c.	Corporate Bonds	74,900	74,900
d.	Others	39,685	-
	Sub-total	213,385	173,700
<b>2</b>	<b>Equity Investments</b>		
e.	Public Companies	57,600	57,600
f.	Private Companies	95,920	95,920
g.	Commercial Banks	208,109	208,109
h.	Non-Bank Financial Institutions	55,000	55,000
	Less		
i.	Specific Provisions	6,950	6,950
<b>3</b>	<b>Fixed Assets</b>		
j.	Fixed Assets (Gross)	2,696,345	2,172,076
	Less		
k.	Accumulated Depreciation	282,093	235,239
l.	Fixed Assets (Net Book Value)	2,414,252	1,936,837



**Item 10: Foreign exchange assets and liabilities (Current Period and COPPY10)**

S.No	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	51	-	51	-	-	-	3,548	3,548

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

All items reported in 000' Ngultrum

**Item 11: Geographical Distribution of Exposures**

	Domestic		India		Other	
	Current Period	COPPY	Current Period	COPPY	Current Period	COPPY
Demand deposits held with other banks	452,825	1,061,129	6,886	46,658	-	-
Time deposits held with other banks	4,130,000	2,980,000	-	-	-	-
Borrowings	250,000	1,749,000	-	-	-	-

**Item 12: Credit Risk Exposures by collateral**

S. No	Particular	Current Period	COPPY
1	Secured Loans	14,463,450	20,793,145
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	14,463,450	20,793,145

All items reported in 000' Ngultrum

**Item 13: Earnings Ratios (%)**

S. No	Ratio	Current Period	COPPY
1	Interest Income as a percentage of Average Assets	7.31%	11.02%
2	Non-interest income as a percentage of Average Assets	12.50%	9.50%
3	Operating Profit as a percentage of Average Assets	1.92%	4.92%
4	Return on Assets	9.71%	4.81%
5	Business (Deposits plus advances) per employee		
4	Profit per employee	1,071	2,671

**Item 14: Penalties imposed by the RMA in the past period**

S.No	Current Period (year for which the disclosure is being made)	Penalty Imposed	Corresponding period of the previous year (COPPY)	Penalty Imposed
1	Reason for Penalty Imposed	Penalty Imposed	Reason for Penalty Imposed	Penalty Imposed
1	Observation during the onsite inspection	700	Sanctioning of loans to NPL borrowers	150.00
2	Incorrect computation of IPS	4,587		
3	Missing loan files	2369		



<b>Item 15: Customer Complaints</b>			
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

**All items reported in 000' Ngultrum**

<b>Item 16: Provisioning Coverage Ratio</b>							
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	6,185,278	(2,865,314)	(234,617)	-117,389	-1,719,188	(1,367,182)	
Current Year	755,154	(5,430,124)	(627,819)	(22,519)	(3,258,074)	(2,607,736)	

<b>Item 17: Concentration of Credit and Deposits</b>			
S. No	Particular	End of Current Period	COPPY
1	Total loans to 10 largest borrowers	2,716,952	4,213,219
2	As % of total Loans	18.79%	20.26%
3	Total deposits of the 10 largest depositors	-	-
4	As % of total deposits	-	-

<b>Item 18: Exposure to 5 Largest NPL accounts</b>			
S. No	Particular	End of Current Period	COPPY
1	Five largest NPL accounts	181,392	1,188,428
2	As % of total NPLs	24.02%	19.21%

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