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Item 21: Tier 1 Capital and its sub-components

Sl.No		Current Period	COPPY
1	Total Tier 1 Capital		
a	Paid-Up Capital	3,291,935.96	3,291,935.96
b	General Reserves	2,728,867.00	2,544,818.05
c	Share Premium Account		-
d	Retained Earnings	205,665.33	37,474.81
Less:-			
e	Losses for the Current Year	(516,730.82)	(245,466.07)
f	Buyback of FI's own shares		-
g	Holdings of Tier 1 instruments issued by FIs		(3,232.96)

Item 22: 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	151,217.48	146,722.17
d	Investment Fluctuation Reserve	-	-
e	Research and Development Fund	479,000.00	429,000.00
f	General Provision	268,033.78	248,270.79
g	Subordinated Debt	500,000.00	850,000.00
h	Less: amount of subordinated debt to be reduced from Tier II capital		(311,856.52)
i	Profit for the Year		-

Item 23: Risk weighted Exposure Table (Current Year and COPPY)

Current Year

Sl.No	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	7,082,397.14	0%	-
2	20% Risk Weighted Assets	3,360,336.80	20%	672,067.36
3	50% Risk Weighted Assets	608,023.29	50%	304,011.65
4	100% Risk Weighted Assets	29,249,031.91	100%	29,249,031.91
5	150% Risk Weighted Assets	1,552,959.31	150%	2,329,438.97
6	200% Risk Weighted Assets	-	200%	-
7	250% Risk Weighted Assets	-	250%	-
8	300% Risk Weighted Assets	-	-	-
9	Operational Risk	2,643,853.82		2,643,853.82

COPPY

Sl.No	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	5,710,272.43	0%	-
2	20% Risk Weighted Assets	2,911,067.35	20%	582,213.47
3	50% Risk Weighted Assets	540,951.42	50%	270,475.71
4	100% Risk Weighted Assets	27,297,904.73	100%	27,297,904.73
5	150% Risk Weighted Assets	1,252,643.57	150%	1,878,965.35
6	200% Risk Weighted Assets		200%	-
7	250% Risk Weighted Assets		250%	-
8	300% Risk Weighted Assets		300%	-
9	Operational Risk			2,642,909.74

Item 24: Capital Adequacy ratios

Sl.No		Current Period	COPPY
1	Tier 1 Capital	5,709,737.47	5,625,529.79
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	1,398,251.27	1,362,136.44
3	Total Qualifying capital	7,055,034.12	6,940,578.32
4	Core CAR	16.22%	17.22%
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	20.04%	21.24%
6	Leverage Ratio	13.64%	14.92%



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BHUTAN NATIONAL BANK LTD

Item 25 Loans and NPL by Sectoral Classification

S.No	Sector	Current Period		COPPY	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	60,597.82	865.79	2,636.77	436.97
b.	Manufacturing/Industry	4,575,978.09	856,597.29	4,643,484.14	634,621.09
c.	Service & Tourism	5,462,445.69	356,425.33	4,514,095.08	241,083.50
d.	Trade & Commerce	6,948,899.38	1,760,894.52	6,133,213.34	1,618,174.40
e.	Housing	8,476,256.38	596,548.15	7,424,766.31	410,718.28
f.	Transport	1,854,555.95	200,342.45	1,655,723.44	132,093.89
g.	Loans to Purchase Securities	55,372.81	9,225.49	54,417.77	23,417.30
h.	Personal Loan/LDCL/CC	183,486.05	48,342.11	292,521.18	91,336.24
i.	Education Loan	-	-	-	-
j.	Loan Against Term Deposit	230,277.73	2,320.78	184,512.64	566.60
k.	Loans to FI (s)	-	-	-	-
l.	Infrastructure Loan	-	-	-	-
m.	Staff Loan (incentive)	310,329.21	1,842.43	357,025.47	3,476.39
n.	Loans to Govt. Owned Corporation	430,795.33	-	481,034.24	-
o.	Consumer Loan (GE)	761,604.15	13,166.70	775,297.56	17,890.49
p.	Others	56,070.14	134.38	26,007.85	3,484.36
		29,406,668.72	3,846,705.44	26,544,735.78	3,177,299.52

Item 26 Loans(Over-draft and term loans) by type of counter-party

S.No	Counter- party	Current Period	COPPY
1	Overdrafts	7,270,536.91	6,641,737.42
a.	Governments	-	-
b.	Governments Corporation	-	-
c.	Public Companies	-	17,803.29
d.	Private Companies	7,241,888.04	6,522,011.90
e.	Individuals	28,648.87	101,922.24
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	-	-
2	Term Loans	22,136,131.81	19,902,998.36
a.	Governments	206.73	260.69
b.	Governments Corporation	-	-
c.	Public Companies	435,752.71	481,034.24
d.	Private Companies	7,439,769.85	6,687,963.23
e.	Individuals	14,260,124.46	12,733,403.20
f.	Commercial Banks	278.06	337.00
g.	Non-Bank Financial Institutions	-	-
		29,406,668.72	26,544,735.78

Item 29 Non Performing Loans and Provisions

Sl.No		Current Period	COPPY
1	Amount of NPLs (Gross)		
a	Substandard	1,983,505.49	1,583,702.50
b	Doubtful	287,636.07	226,212.06
c	Loss	1,575,563.87	1,367,384.95
2	Specific Provisions		
a	Substandard	426,752.78	331,669.97
b	Doubtful	133,162.32	107,773.78
c	Loss	1,468,407.81	1,255,051.83
3	Interest - in - Suspense		0
a	Substandard	84,256.40	67,033.30
b	Doubtful	22,558.04	18,336.40
c	Loss	158,608.77	144,790.67
4	Net NPLs		
a	Substandard	1,472,496.30	1,184,999.24
b	Doubtful	131,915.71	100,101.88
c	Loss	(51,452.70)	(32,457.55)
5	Gross NPLs to Gross Loans	13.08%	11.97%
6	Net NPLs to Net Loans	5.73%	4.85%
7	General Provision		
a	Standard	218,247.72	192,542.80
b	Watch	49,786.07	55,728.00

Item 30: Assets and Investments

Sl.No	Investment	Current Period	COPPY
1	Marketable Securities (Interest Earning)		
a	RMA Securities	1,490,025.00	996,549.50
b	RGOB Bonds/Securities	-	-
c	Corporate Bonds	115,332.00	115,332.00
d	Others	-	289,404.11
	Sub-total	1,605,357.00	1,401,285.61
2	Equity Investments		
	Public Companies	119,562.56	119,562.56
	Private Companies	-	-
	Commercial Banks	2,500.00	2,500.00
	Non-Bank Financial Institutions	40,293.96	40,293.96
Less			
i	Specific Provisions	-	-
3	Fixed Assets		
j	Fixed Assets (Gross)	1,006,395.83	827,707.09
Less			
k	Accumulated Depreciation	293,063.49	291,845.35
l	Fixed Assets (Net Book Value)	713,332.34	535,861.74



