

Item 21: Tier 1 Capital and its sub-components

Fig in '000

Sl.No		Current Period	COPPY
1	Total Tier 1 Capital		
a	Paid-Up Capital	3,950,323	3,950,323
b	General Reserves	2,085,970	2,070,480
c	Share Premium Account	-	-
d	Retained Earnings	205,813	205,665
Less:-			
e	Losses for the Current Year	(1,087,322)	(15,130)
f	Holdings of Tier 1 instruments issued by FIs	-	-

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	170,284	151,217
d	Investment Fluctuation Reserve	-	-
e	Research and Development Fund	479,000	479,000
f	General Provision	296,234	281,796
g	Capital Grants	500,000	500,000
h	Subordinated Debt	123,014	22,740
i	Profit for the Year		

Item 23: Risk weighted Exposure Table

Current Year

Sl.No	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	5,736,872	0%	-
2	20% Risk Weighted Assets	4,497,629	20%	899,526
3	50% Risk Weighted Assets	488,318	50%	244,159
4	100% Risk Weighted Assets	33,629,242	100%	33,629,242
5	150% Risk Weighted Assets	1,570,701	150%	2,356,052
6	Operational Risk	2,536,356		2,536,356

COPPY

Sl.No	Assets	Balance Sheet Amount	Risk Weight %	Risk Weighted Asset
1	Zero-Risk Weighted Assets	5,441,281	0%	-
2	20% Risk Weighted Assets	3,567,596	20%	713,519
3	50% Risk Weighted Assets	1,066,988	50%	533,494
4	100% Risk Weighted Assets	31,335,214	100%	31,335,214
5	150% Risk Weighted Assets	733,475	150%	1,100,213
6	Operational Risk	2,643,854		2,643,854

Item 24: Capital Adequacy ratios

Sl.No		Current Period	COPPY
1	Tier 1 Capital	5,154,784	6,211,338
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	1,322,504	1,389,273
3	Total Qualifying capital	6,374,018	7,556,177
4	Core CAR	13.00%	17.10%
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	16.07%	20.80%
6	Leverage Ratio	11.22%	14.74%


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Item 25: Loans and NPL by Sectoral Classification

S.No	Sector	Current Period		COPPY 2019	
		Total Loans	NPL	Total Loans	NPL
a.	Agriculture	83,662	30,515	65,286	2,314
b.	Manufacturing/Industry	3,409,261	1,054,305	4,579,530	680,911
c.	Service & Tourism	10,064,840	1,302,719	5,833,862	294,616
d.	Trade & Commerce	6,149,336	1,526,229	6,964,748	1,270,775
e.	Housing	10,632,081	844,121	8,811,770	289,335
f.	Transport	1,881,215	393,868	1,884,232	182,568
g.	Loans to Purchase Securities	41,279	8,564	60,735	9,479
h.	Personal Loan/CC	136,867	49,668	168,169	55,048
i.	Education Loan	-	-	-	-
j.	Loan Against Term Deposit	207,595	4,732	291,129	971
k.	Loans to FI (s)	85,136	-	-	-
l.	Infrastructure Loan	-	-	-	-
m.	Staff Loan (incentive)	361,805	4,587	339,356	1,743
n.	Loans to Govt. Owned Corporation	-	-	393,951	-
o.	Consumer Loan (GE)	792,906	22,787	753,207	13,723
p.	Others	29,782	13	66,851	19
		33,875,765,425.74	5,242,107,843.89	30,212,825,391.29	2,801,501,571.82

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

S.No	Counter- party	Current Period	COPPY
1	Overdrafts		
a.	Governments	-	-
b.	Governments Corporation	-	-
c.	Public Companies	31,111	-
d.	Private Companies	7,882,039	7,436,452
e.	Individuals	29,592	30,755
f.	Commercial Banks	-	-
g.	Non-Bank Financial Institutions	85,136	-
2	Term Loans		
a.	Governments	-	201
b.	Governments Corporation	-	-
c.	Public Companies	1,823	403,592
d.	Private Companies	9,022,850	7,618,315
e.	Individuals	16,823,001	14,656,416
f.	Commercial Banks	213	262
g.	Non-Bank Financial Institutions	-	-

Item 29: Non Performing Loans and Provisions

	Current Period	COPPY
1 Amount of NPLs (Gross)		
a. Substandard	1,969,044	675,056
b. Doubtful	271,156	603,507
c. Loss	3,001,908	1,522,938
2 Specific Provisions		
a. Substandard	401,426	142,815
b. Doubtful	133,190	286,011
c. Loss	2,725,083	1,392,763
3 Interest - in -Suspense		
a. Substandard	75,453	27,383
b. Doubtful	17,324	42,846
c. Loss	318,930	176,208
4 Net NPLs		
a. Substandard	1,492,165	504,858
b. Doubtful	120,642	274,650
c. Loss	(42,106)	(46,033)
5 Gross NPLs to Gross Loans	15.47%	9.27%
6 Net NPLs to Net Loans	4.26%	2.61%
7 General Provision		
a. Standard	255,299	245,363
b. Watch	40,935	36,433


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