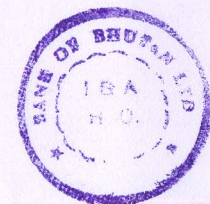


Item 21: Tier 1 Capital and Its Sub-components

S.No.		31.03.2017	31.03.2016
1.	Total Tier 1 Capital	5,296,782,203.66	4,407,806,557.46
a.	Paid-Up Capital	3,000,000,000.00	1,500,000,000.00
b.	General Reserves	979,362,937.39	2,011,829,595.25
c.	Share Premium Account	-	-
d.	Retained Earnings	1,330,145,266.27	927,381,640.56
Less:-			
e.	Losses for the Current Year	-	(31,404,678.35)
f.	Buyback of FI's own shares		
g.	Holdings of Tier 1 instruments issued by	12,726,000.00	

Item 22: Tier 2 Capital and Its Sub-components

S.No.		31.03.2017	31.03.2016
1.	Tier II Capital	926,137,685.29	847,828,433.92
a.	Capital Reserve	-	-
b.	Fixed Asset Revaluation Reserve	-	-
c.	Exchange Fluctuation Reserve	196,681,812.67	155,276,930.32
d.	Investment Fluctuation Reserve	-	-
e.	Research & Development Reserve	-	-
f.	General Provision	207,550,989.26	192,551,503.60
g.	Capital Grants	-	-
h.	Subordinated Debt	500,000,000.00	500,000,000.00
i.	Profit for the Year	21,904,883.36	-


Item 23: Risk Weighted Exposure Table (Current Period & COPPY)

S.No.	Assets	Risk Weight %	31.03.2017		31.03.2016	
			Balance Sheet Amount	Risk Component	Balance Sheet Amount	Risk Component
1.	Zero-Risk Weighted Assets	0%	23,423,888,538.01	-	15,308,432,662.47	-
2.	20% Risk Weighted Assets	20%	5,870,211,708.32	1,174,042,341.66	5,225,626,907.85	1,045,125,381.57
3.	50% Risk Weighted Assets	50%	624,929,780.02	312,464,890.01	3,437,077,434.94	1,718,538,717.47
4.	100% Risk Weighted Assets	100%	27,450,364,888.01	27,450,364,888.01	11,359,316,512.43	11,359,316,512.43
5.	150% Risk Weighted Assets	150%	283,513,211.03	425,269,816.55	3,495,255,828.24	5,242,883,742.36
6.	200% Risk Weighted Assets	200%	-	-	5,060,444,339.04	10,120,888,678.07
7.	250% Risk Weighted Assets	250%	-	-	-	-
8.	300% Risk Weighted Assets	300%	-	-	1,662,244,017.55	4,986,732,052.64
	Grand Totals		57,652,908,125.40	29,362,141,936.24	45,548,397,702.51	34,473,485,084.54

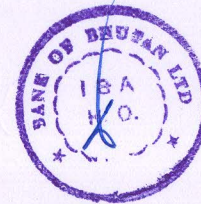
Item 24: Capital Adequacy Ratios

S.No.		31.03.2017	31.03.2016
1.	Tier 1 Capital	5,296,782,203.66	4,407,806,557.46
a.	<i>of which Counter-Cyclical Capital Buffer (CCyB) (If applicable)</i>		
b.	<i>of which Sectoral Capital Requirements (SCR) (If applicable)</i>		
	i. Sector 1		
	ii. Sector 2		
	iii. Sector 3		
2.	Tier 2 Capital	926,137,685.29	847,828,433.92
3.	Total qualifying Capital	6,222,919,888.94	5,255,643,991.38
4.	Core CAR	18.04%	13%
3.	BIA	2,580,612,757.40	
a.	<i>of which CCyB (If applicable) expressed as % of RWA</i>		
b.	<i>of which SCR (If applicable) expressed as % of RWA</i>		
	i. Sector 1		
	ii. Sector 2		
	iii. Sector 3		
5.	CAR	19.48%	15.25%
6.	Leverage Ratio	9.19%	9.68%



Item 25: Loans and NPL by Sectoral Classification

SI No	Sector	31.03.2017		31.03.2016	
		Total Loans	NPL	Total Loans	NPL
1	Agriculture	7,522,298.58	-	25,638,102.66	-
2	Manufacturing/Industry	3,104,091,968.33	32,005,908.98	2,775,521,974.98	71,113,150.38
3	Service & Tourism	4,753,356,593.96	307,682,369.65	3,042,417,517.84	108,260,004.23
4	Trade & Commerce	1,382,652,876.29	184,433,100.69	1,688,256,045.97	277,477,893.56
5	Housing	5,534,591,434.06	350,857,250.71	5,390,553,711.08	524,989,564.83
6	Transport	879,832,537.89	101,006,249.34	649,808,753.82	91,647,019.39
7	Loans to Purchase Securities	164,362,731.85	2,471,941.26	167,222,557.04	5,471,865.37
8	Personal Loans	1,478,985,536.78	167,578,848.19	1,747,048,120.01	375,826,391.39
9	Education Loan	98,100,645.92	6,742,160.01	43,394,747.34	9,004,905.64
10	Loan against term deposits	77,840,021.98	11,848,137.90	840,356,952.04	2,790,546.18
11	Loans to FI (s)	566,660,597.23	-	204,699,793.98	-
12	Infrastructure Loans	-	-	-	-
13	Staff Loans (incentives)	472,557,324.57	1,354,954.86	306,647,534.02	2,827,343.25
14	Loans to govt Owned Companies	677,738,227.82	-	633,143,899.35	-
15	Consumer Loan	3,137,847,505.83	51,779,571.41	3,149,343,595.64	64,345,839.73
	Total	22,336,140,301.09	1,217,760,493.00	20,664,053,305.77	1,533,754,523.95



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

SI No	Counter Party	31.03.2017	31.03.2016
1	Overdrafts	4,313,948,662.77	3,964,863,566.60
a	Government	-	-
b	Government Corporations	85,080,720.80	681,641.36
c	Public Companies	394,531,686.46	386,307,147.67
d	Private Companies	2,811,726,539.67	2,103,850,283.34
e	Individuals	455,949,118.61	1,269,324,700.25
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	566,660,597.23	204,699,793.98
2	Term Loans	18,008,198,780.59	16,694,374,475.37
a	Government	-	-
b	Government Corporations	592,657,507.02	632,462,257.99
c	Public Companies	216,911,815.37	219,019,648.27
d	Private Companies	5,144,171,533.92	3,813,513,735.56
e	Individuals	12,054,457,924.28	12,029,378,833.55
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	-	-



Item 27: Assets (net of provisions) and Liabilities by Residual Maturity

As of period ending 31.03.17	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	956,877,611.13							956,877,611.13
Gov't Securities		3,995,654,100.00	7,086,683,000.00					11,082,337,100.00
Investment securities							2,339,686,710.45	2,339,686,710.45
Loans & advances to banks	2,593,489,488.34	1,839,404,108.00		129,970,000.00				4,562,863,596.34
Loans & advances to customers	647,557,473.33	776,295,869.32	94,479,919.48	1,202,630,292.53	355,126,618.54	388,668,764.27	17,928,758,498.55	21,393,517,436.02
Other assets		10,468,457,425.01	407,500,665.33				562,508,232.21	11,438,466,322.55
TOTAL ASSETS	4,197,924,572.80	17,079,811,502.33	7,588,663,584.81	1,332,600,292.53	355,126,618.54	388,668,764.27	20,830,953,441.21	51,773,748,776.50
Amounts owed to other banks	1,326,632,367.53							1,326,632,367.53
Demand deposits	15,684,641,165.38							15,684,641,165.38
Savings deposits	11,322,702,520.58							11,322,702,520.58
Time deposits	4,113,000.00	250,338,523.43	1,089,260,806.72	723,877,915.82	2,037,700,908.06	676,630,516.14	5,189,135,159.34	9,971,056,829.51
Bonds & other negotiable instruments			7,233,070,004.55				5,735,645,888.94	12,968,715,893.50
Other liabilities								
TOTAL LIABILITIES	28,338,089,053.49	250,338,523.43	8,322,330,811.27	723,877,915.82	2,037,700,908.06	676,630,516.14	11,424,781,048.28	51,773,748,776.50
Assets/Liabilities	0.15	68.23	0.91	1.84	0.17	0.57	1.82	1.00
Net Mismatch in each Time Interval	(24,140,164,480.69)	16,829,472,978.90	(733,667,226.46)	608,722,376.71	(1,682,574,289.52)	(287,961,751.87)	9,406,172,392.93	0.00
Cumulative Net Mismatch	(24,140,164,480.69)	16,829,472,978.90	16,095,805,752.44	16,704,528,129.15	15,021,953,839.63	14,733,992,087.76	24,140,164,480.69	24,140,164,480.69

Item 27: Assets (net of provisions) and Liabilities by Residual Maturity

As of period ending 31.03.16	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	724,045,482.28							724,045,482.28
Gov't Securities		2,494,875,000.00	1,495,563,750.00					3,990,438,750.00
Investment securities							2,320,436,710.45	2,320,436,710.45
Loans & advances to banks	1,320,644,907.85	633,300,000.00		750,000,000.00		300,000,000.00		3,003,944,907.85
Loans & advances to customers	144,708,376.18	433,113,249.33	78,265,685.33	1,191,270,322.59	365,483,944.96	615,605,676.72	16,762,609,757.18	19,591,057,012.28
Other assets		9,756,646,904.33	291,673,221.29				537,891,042.07	10,586,211,167.69
TOTAL ASSETS	2,189,398,766.31	13,317,935,153.66	1,865,502,656.62	1,941,270,322.59	365,483,944.96	915,605,676.72	19,620,937,509.70	40,216,134,030.55
Amounts owed to other banks	1,278,750,018.34							1,278,750,018.34
Demand deposits	14,276,209,336.90							14,276,209,336.90
Savings deposits	8,790,348,437.50							8,790,348,437.50
Time deposits	-	191,260,679.76	278,337,098.64	1,665,522,153.66	1,073,620,572.77	605,480,651.27	5,468,622,431.50	9,282,843,587.60
Bonds & other negotiable instruments			1,332,347,658.83				500,000,000.00	500,000,000.00
Other liabilities							4,755,634,991.38	6,087,982,650.21
TOTAL LIABILITIES	24,345,307,792.74	191,260,679.76	1,610,684,757.47	1,665,522,153.66	1,073,620,572.77	605,480,651.27	10,724,257,422.88	40,216,134,030.55
Assets/Liabilities	0.09	69.63	1.16	1.17	0.34	1.51	1.83	1.00
Net Mismatch in each Time Interval	(22,155,909,026.43)	13,126,674,473.90	254,817,899.14	275,748,168.93	(708,136,627.81)	310,125,025.45	8,896,680,086.82	0.00
Cumulative Net Mismatch	(22,155,909,026.43)	13,126,674,473.90	13,381,492,373.04	13,657,240,541.97	12,949,103,914.17	13,259,228,939.61	22,155,909,026.44	22,155,909,026.44

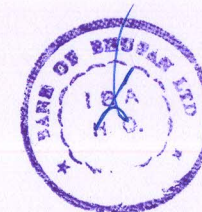


Item 28: Assets (net of provisions) and Liabilities by Original Maturity

As of period ending 31.03.17	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	956,877,611.13							956,877,611.13
Gov't Securities		999,860,000.00	5,493,265,700.00	4,589,211,400.00				11,082,337,100.00
Investment securities							2,339,686,710.45	2,339,686,710.45
Loans & advances to banks	2,593,489,488.34		419,374,108.00		1,250,000,000.00	300,000,000.00		4,562,863,596.34
Loans & advances to customers	-	-	38,334,470.37	154,943,397.17	59,684,231.03	520,059,701.04	20,620,495,636.41	21,393,517,436.02
Other assets		10,468,457,425.01	407,500,665.33				562,508,232.21	11,438,466,322.55
TOTAL ASSETS	3,550,367,099.47	11,468,317,425.01	6,358,474,943.70	4,744,154,797.17	1,309,684,231.03	820,059,701.04	23,522,690,579.08	51,773,748,776.50
Amounts owed to other banks	1,326,632,367.53							1,326,632,367.53
Demand deposits	15,684,641,165.38							15,684,641,165.38
Savings deposits	11,322,702,520.58							11,322,702,520.58
Time deposits	-	8,020,000.00	23,700,000.00	36,505,000.00	37,860,751.87	2,913,118,606.54	6,951,852,471.10	9,971,056,829.51
Bonds & other negotiable instruments							500,000,000.00	500,000,000.00
Other liabilities			7,233,070,004.55				5,735,645,888.94	12,968,715,893.50
TOTAL LIABILITIES	28,333,976,053.49	8,020,000.00	7,256,770,004.55	36,505,000.00	37,860,751.87	2,913,118,606.54	13,187,498,360.04	51,773,748,776.50
Assets/Liabilities	0.13	1,429.96	0.88	129.96	34.59	0.28	1.78	1.00
Net Mismatch in each Time Interval	(24,783,608,954.02)	11,460,297,425.01	(898,295,060.85)	4,707,649,797.17	1,271,823,479.16	(2,093,058,905.50)	10,335,192,219.03	0.00
Cumulative Net Mismatch	(24,783,608,954.02)	11,460,297,425.01	10,562,002,364.16	15,269,652,161.33	16,541,475,640.49	14,448,416,734.99	24,783,608,954.02	24,783,608,954.02

Item 28: Assets (net of provisions) and Liabilities by Original Maturity

As of period ending 31.03.16	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	724,045,482.28							724,045,482.28
Gov't Securities			3,990,438,750.00					3,990,438,750.00
Investment securities							2,320,436,710.45	2,320,436,710.45
Loans & advances to banks	1,320,644,907.85		133,300,000.00				1,300,000,000.00	2,753,944,907.85
Loans & advances to customers	-	-	29,912,287.67	3,801,822.25	136,582,226.58	150,383,570.12	18,796,257,967.65	19,116,937,874.27
Other assets		9,756,646,904.33	291,673,221.29				537,891,042.07	10,586,211,167.69
TOTAL ASSETS	2,044,690,390.13	9,756,646,904.33	4,445,324,258.96	3,801,822.25	136,582,226.58	150,383,570.12	22,954,585,720.17	39,492,014,892.54
Amounts owed to other banks	1,278,750,018.34							1,278,750,018.34
Demand deposits	14,276,209,336.90							14,276,209,336.90
Savings deposits	8,790,348,437.50							8,790,348,437.50
Time deposits	-	-	-	11,146,301.37	102,899,100.00	253,326,867.03	8,145,277,844.52	8,512,650,112.92
Bonds & other negotiable instruments							500,000,000.00	500,000,000.00
Other liabilities			1,332,347,658.83				4,755,634,991.38	6,087,982,650.21
TOTAL LIABILITIES	24,345,307,792.74	0.00	1,332,347,658.83	11,146,301.37	102,899,100.00	253,326,867.03	13,400,912,835.89	39,445,940,555.87
Assets/Liabilities	0.08	#DIV/0!	3.34	0.34	1.33	0.59	1.71	1.00
Net Mismatch in each Time Interval	(22,300,617,402.61)	9,756,646,904.33	3,112,976,600.13	(7,344,479.12)	33,683,126.58	(102,943,296.91)	9,553,672,884.28	46,074,336.68
Cumulative Net Mismatch	(22,300,617,402.61)	9,756,646,904.33	12,869,623,504.46	12,862,279,025.34	12,895,962,151.92	12,793,018,855.00	22,346,691,739.28	22,392,766,075.96



Item 29: Non performing Loans and Provisions

Sl.No.	Particulars	31.03.2017	31.03.2016
1	Amount of NPL's (Gross)		
a	Substandard	389,120,106.03	723,436,596.39
b	Doubtful	168,416,501.77	84,067,815.71
c	Loss	660,223,885.20	726,250,111.85
2	Specific Provisions		
a	Substandard	81,527,314.96	150,804,366.48
b	Doubtful	83,883,451.45	43,629,477.29
c	Loss	519,724,683.34	562,711,750.72
3	Interest in Suspense		
a	Substandard	17,604,211.35	27,595,153.16
b	Doubtful	15,002,956.54	5,767,885.07
c	Loss	140,499,201.86	163,538,361.13
4	Net NPLs		
a	Substandard	289,988,579.72	545,037,076.75
b	Doubtful	69,530,093.78	34,670,453.35
c	Loss	-	-
5	Gross NPL's to Gross Loans	5.45%	7.42%
6	Net NPLs to net Loans	1.61%	2.81%
7	General Provisions	207,550,989.25	192,551,503.61
a	Standard	193,975,559.31	170,348,511.63
b	Watch	13,575,429.94	22,202,991.98



Item 30: Assets and Investments

S.No.	Investment	31.03.2017	31.03.2016
1.	Marketable Securities (Interest Earning)		
a.	RMA Securities	11,082,337,100.00	3,990,438,750.00
b.	RGOB Bonds/Securities		
c.	Corporate Bonds	2,511,086,108.00	2,221,682,000.00
d.	Others		
	Sub-Total	13,593,423,208.00	6,212,120,750.00
2.	Equity Investments		
a.	Public Companies	85,467,710.45	65,717,710.45
b.	Private Companies		
c.	Commercial Banks	12,726,000.00	12,726,000.00
d.	Non-Bank Financial Institutions	19,811,000.00	20,311,000.00
	<i>Less</i>		
e.	Specific Provisions	-	-
	Sub-Total	118,004,710.45	98,754,710.45
3.	Fixed Assets		
a.	Fixed Assets (Gross)	968,079,307.49	851,995,691.18
	<i>Less:</i>		
b.	Accumulated Depreciation	405,571,075.28	314,104,649.11
c.	Fixed Assets (Net Book Value)	562,508,232.21	537,891,042.07

Item 31: Geographical Distribution of Exposures

	Domestic		India		Other	
	31.03.2017	31.03.2016	31.03.2017	31.03.2016	31.03.2017	31.03.2016
Demand Deposits held with other banks	6,999,767.80	200,000.00	624,929,780.02	289,812,795.00	1,961,559,940.52	1,030,632,112.85
Time deposits held with other banks	1,550,000,000.00	1,550,000,000.00	-	-	129,970,000.00	133,300,000.00
Borrowings	500,000,000.00	500,000,000.00	-	-	-	-



Item: 32 Credit Risk Exposure by Collateral

SI No	Particular	31.03.2017	31.03.2016
1	Secured Loans	22,320,360,085.24	20,647,120,909.01
a	Loans secured by physical/real estate collateral	17,713,726,675.01	15,741,553,403.20
b	Loans Secured by financial collateral	822,425,974.09	1,008,009,593.60
c	Loans secured by guarantees	3,784,207,436.14	3,897,557,912.21
2	Unsecured Loans	15,780,215.85	16,932,396.76
3	Total Loans	22,336,140,301.09	20,664,053,305.77



A handwritten signature in blue ink, consisting of several loops and a long horizontal stroke at the end.

Head. I&A Division
Bank of Bhutan Ltd,
Head Office, Thimphu,