

Item 21: Tier 1 Capital and Its Sub-components

S.No.		30.09.2018	30.09.2017
1.	Total Tier 1 Capital	5,348,733,914.83	4,996,782,203.66
a.	Paid-Up Capital	3,000,000,000.00	3,000,000,000.00
b.	General Reserves	1,333,120,806.30	979,362,937.39
c.	Share Premium Account	-	-
d.	Retained Earnings	1,015,613,108.53	1,030,145,266.27
Less:-			
e.	Losses for the Current Year	-	-
f.	Buyback of FI's own shares	-	-
	Holdings of Tier 1 instruments issued		
g.	by FIs	-	(12,726,000.00)

Item 22: Tier 2 Capital and Its Sub-components

S.No.		30.09.2018	30.09.2017
1.	Tier II Capital	1,216,853,563.61	729,287,534.65
a.	Capital Reserve	-	-
b.	Fixed Asset Revaluation Reserve	-	-
c.	Exchange Fluctuation Reserve	205,731,717.74	196,681,812.67
d.	Investment Fluctuation Reserve	-	-
e.	Research & Development Reserve	-	-
f.	General Provision	318,869,399.91	230,074,059.88
g.	Capital Grants	-	-
h.	Subordinated Debt	-	-
i.	Profit for the Year	692,252,445.96	302,531,662.10



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

S.No.	Assets	Risk Weight %	30.09.2018		30.09.2017	
			Balance Sheet Amount	Risk Component	Balance Sheet Amount	Risk Component
1.	Zero-Risk Weighted Assets	0%	17,158,997,250.65	-	17,595,558,173.78	-
2.	20% Risk Weighted Assets	20%	5,298,790,015.16	1,059,758,003.03	5,496,391,044.35	1,099,278,208.87
3.	50% Risk Weighted Assets	50%	1,719,401,260.26	859,700,630.13	481,451,692.48	240,725,846.24
4.	100% Risk Weighted Assets	100%	38,095,656,189.14	38,095,656,189.14	29,340,008,737.59	29,340,008,737.59
5.	150% Risk Weighted Assets	150%	345,521,457.80	518,282,186.69	153,919,895.11	230,879,842.67
6.	200% Risk Weighted Assets	200%		-		-
7.	250% Risk Weighted Assets	250%		-		-
8.	300% Risk Weighted Assets	300%		-		-
	Grand Totals		62,618,366,173.01	40,533,397,009.00	53,067,329,543.31	30,910,892,635.37

Item 24: Capital Adequacy Ratios

S.No.		30.09.2018	30.09.2017
1.	Tier 1 Capital	5,348,733,914.83	4,996,782,203.66
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.	Secotr 3		
2.	Tier 2 Capital	1,216,853,563.61	729,287,534.65
3.	Total qualifying Capital	6,565,587,478.44	5,726,069,738.31
4.	Core CAR	13.20%	16.17%
3.	BIA	2,693,516,356.74	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.	Secotr 3		
5.	CAR	15.19%	17.10%
6.	Leverage Ratio	8.54%	9.42%



Item 25: Loans and NPL by Sectoral Classification

SI No	Sector	30.09.2018		30.09.2017	
		Total Loans	NPL	Total Loans	NPL
1	Agriculture	138,365,696.94	-	49,703,936.09	-
2	Manufacturing/Industry	3,292,125,391.92	203,116,424.54	3,131,758,567.59	18,943,738.67
3	Service & Tourism	8,585,438,066.85	169,440,703.62	5,798,484,592.65	252,859,711.07
4	Trade & Commerce	2,249,209,167.47	224,931,528.99	1,414,670,262.56	127,002,536.08
5	Housing	9,447,744,580.20	406,394,937.22	6,300,147,913.88	499,082,807.59
6	Transport	2,044,724,887.85	208,126,004.19	1,126,239,996.99	74,928,462.85
7	Loans to Purchase Securities	373,468,400.57	-	135,433,761.76	-
8	Personal Loans	1,076,829,263.08	131,385,960.51	1,482,341,882.41	212,381,090.18
9	Education Loan	427,840,321.93	12,727,140.05	217,268,342.11	7,080,181.32
10	Loan against term deposits	95,650,712.70	4,125,978.25	89,728,427.74	13,513,542.10
11	Loans to FI (s)	-	-	458,583,568.14	-
12	Infrastructure Loans	-	-	-	-
13	Staff Loans (incentives)	482,496,391.03	5,536,615.55	532,384,507.75	1,061,446.30
14	Loans to govt Owned Companies	1,668,609,864.27	-	1,069,420,082.73	13,065,702.78
15	Consumer Loan	3,889,771,995.82	47,969,077.52	3,154,113,133.15	53,120,750.30
	Total	33,772,274,740.63	1,413,754,370.44	24,960,278,975.55	1,273,039,969.24



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

SI No	Counter Party	30.09.2018	31.09.2017
1	Overdrafts	4,747,772,192.87	4,465,656,706.73
a	Government	-	-
b	Government Corporations	114,379,884.81	13,948,337.69
c	Public Companies	306,421,737.45	233,011,263.17
d	Private Companies	3,822,382,455.80	3,298,849,707.28
e	Individuals	504,588,114.81	461,263,830.45
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	-	458,583,568.14
2	Term Loans	28,998,109,817.11	20,482,733,438.08
a	Government	-	-
b	Government Corporations	1,056,668,221.02	1,055,471,745.04
c	Public Companies	289,416,094.22	217,765,369.30
d	Private Companies	7,751,509,976.44	5,933,993,855.46
e	Individuals	19,900,515,525.43	13,275,502,468.28
f	Commercial Banks	-	-
g	Non-Bank Financial Institutions	-	-
	Total	33,745,882,009.98	24,948,390,144.81
	Bills	1,068,945.90	7,407,190.16
	Credit Cards	25,323,784.75	4,481,640.58
	Total Loan Outstanding	33,772,274,740.63	24,960,278,975.55

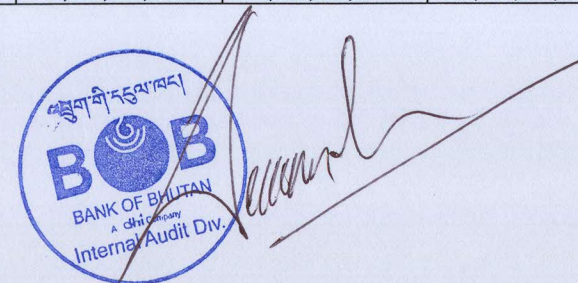
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Item 27: Assets (net of provisions) and Liabilities by Residual Maturity

As of period ending 30.09.18	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,211,492,503.00							1,211,492,503.00
Gov't Securities		997,204,200.00	1,687,207,500.00					2,684,411,700.00
Investment securities			48,767,125.00				2,339,686,710.45	2,388,453,835.45
Loans & advances to banks				300,000,000.00		1,006,370,500.00		1,306,370,500.00
Loans & advances to customers	0.00	122,710,097.22	514,356,761.70	931,767,271.74	1,237,811,886.45	1,525,441,801.16	28,370,885,063.84	32,702,972,882.09
Other assets		16,611,112,647.98	595,538,524.69				686,449,158.26	17,893,100,330.93
TOTAL ASSETS	1,211,492,503.00	17,731,026,945.20	2,845,869,911.39	1,231,767,271.74	1,237,811,886.45	2,531,812,301.16	31,397,020,932.55	58,186,801,751.47
Amounts owed to other banks	23,942,775.29							23,942,775.29
Demand deposits	20,056,454,112.31							20,056,454,112.31
Savings deposits	15,566,933,478.23							15,566,933,478.23
Time deposits	41,870,774.77	450,752,729.15	2,319,778,820.24	1,563,249,379.87	855,479,517.17	892,485,996.09	6,264,327,967.27	12,387,945,184.56
Bonds & other negotiable instruments							-	0.00
Other liabilities			3,585,938,722.64				6,565,587,478.44	10,151,526,201.08
TOTAL LIABILITIES	35,689,201,140.60	450,752,729.15	5,905,717,542.88	1,563,249,379.87	855,479,517.17	892,485,996.09	12,829,915,445.71	58,186,801,751.47
Assets/Liabilities	0.03	39.34	0.48	0.79	1.45	2.84	2.45	1.00
Net Mismatch in each Time Interval	(34,477,708,637.60)	17,280,274,216.05	(3,059,847,631.49)	(331,482,108.13)	382,332,369.28	1,639,326,305.07	18,567,105,486.84	0.00
Cumulative Net Mismatch	(34,477,708,637.60)	17,280,274,216.05	14,220,426,584.56	13,888,944,476.42	14,271,276,845.70	15,910,603,150.77	34,477,708,637.60	34,477,708,637.60

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

As of period ending 30.09.17	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,051,975,056.21							1,051,975,056.21
Gov't Securities		2,991,792,500.00	2,988,094,200.00					5,979,886,700.00
Investment securities				98,235,616.44			2,339,686,710.45	2,437,922,326.89
Loans & advances to banks				300,000,000.00		1,452,545,600.00		1,752,545,600.00
Loans & advances to customers	102,819,550.02	202,639,150.30	908,721,735.08	451,907,845.61	853,220,779.23	942,082,671.91	20,372,359,979.11	23,833,751,711.26
Other assets		11,940,802,039.43	674,573,671.40				620,665,319.16	13,236,041,029.99
TOTAL ASSETS	1,154,794,606.23	15,135,233,689.73	4,571,389,606.48	850,143,462.05	853,220,779.23	2,394,628,271.91	23,332,712,008.72	48,292,122,424.35
Amounts owed to other banks	205,594,385.93							205,594,385.93
Demand deposits	17,722,660,575.17							17,722,660,575.17
Savings deposits	12,964,347,283.87							12,964,347,283.87
Time deposits	-	587,556,530.26	1,414,208,474.24	533,517,674.63	729,840,387.89	1,264,978,540.55	4,466,639,006.36	8,996,740,613.93
Bonds & other negotiable instruments							-	-
Other liabilities			2,663,983,827.15				5,738,795,738.31	8,402,779,565.45
TOTAL LIABILITIES	30,892,602,244.97	587,556,530.26	4,078,192,301.39	533,517,674.63	729,840,387.89	1,264,978,540.55	10,205,434,744.67	48,292,122,424.35
Assets/Liabilities	0.04	25.76	1.12	1.59	1.17	1.89	2.29	1.00
Net Mismatch in each Time Interval	(29,737,807,638.74)	14,547,677,159.47	493,197,305.10	316,625,787.41	123,380,391.34	1,129,649,731.36	13,127,277,264.06	0.00
Cumulative Net Mismatch	(29,737,807,638.74)	14,547,677,159.47	15,040,874,464.56	15,357,500,251.98	15,480,880,643.32	16,610,530,374.69	29,737,807,638.74	29,737,807,638.74



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

As of period ending 30.09.18	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,211,492,503.00							1,211,492,503.00
Gov't Securities		997,204,200.00	1,687,207,500.00					2,684,411,700.00
Investment securities		-	48,767,125.00				2,339,686,710.45	2,388,453,835.45
Loans & advances to banks				300,000,000.00		1,006,370,500.00		1,306,370,500.00
Loans & advances to customers	-	25,925,305.58	82.19	25,109,210.96	63,441,138.73	446,207,142.85	32,142,290,001.78	32,702,972,882.09
Other assets	-	16,611,112,647.98	595,538,524.69	-	-	-	686,449,158.26	17,893,100,330.93
TOTAL ASSETS	1,211,492,503.00	17,634,242,153.56	2,331,513,231.88	325,109,210.96	63,441,138.73	1,452,577,642.85	35,168,425,870.49	58,186,801,751.47
Amounts owed to other banks	23,942,775.29							23,942,775.29
Demand deposits	20,056,454,112.31							20,056,454,112.31
Savings deposits	15,566,933,478.23							15,566,933,478.23
Time deposits	-	-	-	9,565,000.00	9,966,800.00	3,603,778,936.34	8,764,634,448.22	12,387,945,184.56
Bonds & other negotiable instruments								0.00
Other liabilities	-	-	3,585,938,722.64	-	-	-	6,565,587,478.44	10,151,526,201.08
TOTAL LIABILITIES	35,647,330,365.83	0.00	3,585,938,722.64	9,565,000.00	9,966,800.00	3,603,778,936.34	15,330,221,926.66	58,186,801,751.47
Assets/Liabilities	0.03	#DIV/0!	0.65	33.99	6.37	0.40	2.29	1.00
Net Mismatch in each Time Interval	(34,435,837,862.83)	17,634,242,153.56	(1,254,425,490.76)	315,544,210.96	53,474,338.73	(2,151,201,293.49)	19,838,203,943.83	0.00
Cumulative Net Mismatch	(34,435,837,862.83)	17,634,242,153.56	16,379,816,662.80	16,695,360,873.76	16,748,835,212.49	14,597,633,919.00	34,435,837,862.83	34,435,837,862.83

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

As of period ending 30.09.17	On Demand	1-30 days	31-90 days	91-180 days	181-270 days	271-365 days	Over 1 year	TOTAL
Cash in hand	1,051,975,056.21							1,051,975,056.21
Gov't Securities			2,991,792,500.00	2,988,094,200.00				5,979,886,700.00
Investment securities					98,235,616.44		2,339,686,710.45	2,437,922,326.89
Loans & advances to banks						1,680,720,000.00	71,825,600.00	1,752,545,600.00
Loans & advances to customers	102,819,550.02	(0.00)	1,820,278.84	185,185,107.43	72,208,768.82	219,698,611.18	23,252,019,394.99	23,833,751,711.26
Other assets	-	11,940,802,039.43	674,573,671.40	-	-	-	620,665,319.16	13,236,041,029.99
TOTAL ASSETS	1,154,794,606.23	11,940,802,039.43	3,668,186,450.24	3,173,279,307.43	170,444,385.26	1,900,418,611.18	26,284,197,024.60	48,292,122,424.35
Amounts owed to other banks	205,594,385.93							205,594,385.93
Demand deposits	17,722,660,575.17							17,722,660,575.17
Savings deposits	12,964,347,283.87							12,964,347,283.87
Time deposits	-	15,100,000.00	20,505,547.95	75,245,978.65	60,879,204.55	1,941,446,859.54	6,883,563,023.24	8,996,740,613.93
Bonds & other negotiable instruments								-
Other liabilities	-	-	2,663,983,827.15	-	-	-	5,738,795,738.31	8,402,779,565.45
TOTAL LIABILITIES	30,892,602,244.97	15,100,000.00	2,684,489,375.10	75,245,978.65	60,879,204.55	1,941,446,859.54	12,622,358,761.55	48,292,122,424.35
Assets/Liabilities	0.04	790.78	1.37	42.17	2.80	0.98	2.08	1.00
Net Mismatch in each Time Interval	(29,737,807,638.74)	11,925,702,039.43	983,697,075.14	3,098,033,328.78	109,565,180.71	(41,028,248.36)	13,661,838,263.05	0.00
Cumulative Net Mismatch	(29,737,807,638.74)	11,925,702,039.43	12,909,399,114.57	16,007,432,443.35	16,116,997,624.05	16,075,969,375.69	29,737,807,638.74	29,737,807,638.74



Item 29: Non performing Loans and Provisions

Sl.No.	Particulars	30.09.18	30.09.2017
1	Amount of NPL's (Gross)	1,413,754,370.44	1,273,039,969.24
a	Substandard	365,588,034.82	236,695,586.22
b	Doubtful	291,041,749.89	166,925,217.79
c	Loss	757,124,585.73	869,419,165.23
2	Specific Provisions	831,727,478.10	912,789,276.56
a	Substandard	71,950,723.05	55,710,471.65
b	Doubtful	137,749,276.14	84,205,041.64
c	Loss	622,027,478.91	772,873,763.27
3	Interest in Suspense	236,505,434.54	206,330,797.56
a	Substandard	12,166,475.78	18,109,885.69
b	Doubtful	19,722,166.94	14,551,687.97
c	Loss	204,616,791.82	173,669,223.90
4	Net NPLs	415,041,142.80	231,043,717.07
a	Substandard	281,470,835.99	162,875,228.88
b	Doubtful	133,570,306.81	68,168,488.18
c	Loss	-	0.01
5	Gross NPL's to Gross Loans	4.19%	5.10%
6	Net NPLs to net Loans	1.23%	0.93%
7	General Provisions	318,869,399.91	230,074,059.88
a	Standard	306,700,377.55	225,989,192.62
b	Watch	12,169,022.35	4,084,867.26

Gross Loans	33,772,274,740.63	24,960,278,975.55
Gross NPL	1,413,754,370.44	1,273,039,969.24
Net NPLs	415,041,142.80	231,043,717.07
NET LOANS	32,704,041,827.99	23,841,158,901.43



Item 30: Assets and Investments

S.No.	Investment	30.09.2018	30.09.2017
1.	Marketable Securities (Interest Earning)		
a.	RMA Securities	2,684,411,700.00	5,979,886,700.00
b.	RGOB Bonds/Securities		
c.	Corporate Bonds	2,221,682,000.00	2,319,917,616.44
d.	Others	48,767,125.00	
	Sub-Total	4,954,860,825.00	8,299,804,316.44
2.	Equity Investments		
a.	Public Companies	85,467,710.45	85,467,710.45
b.	Private Companies		
c.	Commercial Banks	12,726,000.00	12,726,000.00
d.	Non-Bank Financial Institutions	19,811,000.00	19,811,000.00
Less			
e.	Specific Provisions	-	-
	Sub-Total	118,004,710.45	118,004,710.45
3.	Fixed Assets		
a.	Fixed Assets (Gross)	1,188,301,973.93	1,049,329,246.45
Less:			
b.	Accumulated Depreciation	501,852,815.67	428,663,927.29
c.	Fixed Assets (Net Book Value)	686,449,158.26	620,665,319.16

Item 31: Geographical Distribution of Exposures

	Domestic		India		Other	
	30.09.2018	30.09.2017	30.09.2018	30.09.2017	30.09.2018	30.09.2017
Demand Deposits held with other banks	6,119,343.18	200,000.00	1,719,401,260.26	481,451,692.48	1,764,618,171.98	1,521,963,444.35
Time deposits held with other banks	800,000,000.00	1,550,000,000.00	-	-	506,370,500.00	202,545,600.00
Borrowings	-	-	-	-	-	-



Item 32: Credit Risk Exposure by Collateral

SI No	Particular	30.09.2018	30.09.2017
1	Secured Loans		
a	Loans secured by physical/real estate collateral	28,796,849,322.79	20,286,270,927.40
b	Loans Secured by financial collateral	498,408,105.46	696,517,223.29
c	Loans secured by guarantees	4,461,237,096.53	3,961,710,609.01
2	Unsecured Loans	15,780,215.85	15,780,215.85
3	Total Loans	33,772,274,740.63	24,960,278,975.55

